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PUNJAB GOVERNMENT LAUNCHES FIRST-OF-ITS-KIND INITIATIVE TO RESOLVE COMPLAINTS OF NRIS: DHALIWAL

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PUNJABI SINGER-ACTOR DILJIT DOSANJH MEETS PRIME MINISTER MODI

Punjab CM slams Modi govt for anti-farmers stance

CHANDIGARH: Slamming Prime Minister Narendra Modi Union government for anti-farmers stance, the Punjab Chief Minister Bhagwant Singh Mann on Wednesday unequivocally said that the state government will vehemently oppose any move of centre to once again pass anti-farmers draconian law through back door.

Interacting with the media here at his official residence, the Chief Minister said that from the last few months farmers agitation is going at Shambhu and Khanori borders. He said that during last January and February farmers groups had detailed parleys with the centre government in which the state government acted as a bridge. Bhagwant Singh Mann said that the demands of the farmers are primarily concerned with the Union government and Punjab has no role to play in it.

However, the Chief Minister said that it is unfortunate that after forming the government at centre, the Modi led government



has not bothered to show any concern about the farmers. He said that now the union government is trying to bring back the black laws through the back door. Bhagwant Singh Mann said that all the demands of the farmers are related to the Union government but unfortunately the Modi government is apathetic towards it.

Punjab Chief Minister said that the fast by farmers leader Jagjit Singh Dallewal is going on but the union government is

giving cold shoulder to it whereas the state government has deployed more than 50 Doctors to take care of the health of farmers leader. Bhagwant Singh Mann said that he had himself called Dallewal and urged him to end his fast but the Union government has not made any effort to assuage the sentiments of food growers. He said that the Union government wants Dallewal and farmers should be lifted from the protest site irrespective of the fact that they are not creating any law

and order problem. Punjab CM also said that he was surprised that the Union government is shying away from talking with the farmers and trying to put the onus on the state government. He said that instead of making any effort to redress the grievances of the farmers, the Union government is trying to fix the responsibility of the farmers. Bhagwant Singh Mann said that ironically rather than solving problems of farmers the Union government is again ready to implement the draconian laws.

Punjab Chief Minister said that the state government will not support this move which is against the interests of Punjab and its farmers. He said that the state government is already implementing the orders of the Supreme Court to save precious lives of the farmers. Bhagwant Singh Mann said that it is a paradoxical situation that the issues of farmers are concerned with the centre, Haryana is using force on farmers and Punjab is being made accountable for that.

Modified RBI Regulations about UPI, Credit Cards, FDs Take Effect from Jan 1, 2025



NEW DELHI: Several significant financial changes have come into effect from January 1, 2025, impacting various banking services, digital payments, and pension disbursement systems across India.

These modifications encompass revised fixed deposit regulations, enhanced UPI transaction limits, and new credit card lounge access policies.

The National Payments Corporation of India (NPCI) has doubled the transaction limit for UPI 123Pay from

Rs 5,000 to Rs 10,000, following the Reserve Bank of India's regulatory policy announcement from October 2024.

This enhancement is expected to significantly benefit feature phone users across India who have limited internet access, expanding their digital payment capabilities.

Credit card holders will experience changes in airport lounge access policies, with RuPay implementing a new tiered spending criteria system for complimentary access.

Similarly, BOBCARD members will face revised domestic lounge access rules, requiring cardholders to meet minimum spending thresholds in the preceding quarter to qualify for free lounge visits.

The Reserve Bank of India has introduced modified regulations for fixed deposits offered by home finance companies and non-banking financial institutions, with the new guidelines taking effect from the beginning of 2025. These changes aim to strengthen the regulatory framework for non-banking financial companies.

In a move to enhance convenience for pensioners, the Employees Pension Scheme has implemented a significant change allowing EPS pensioners to access their pension from any bank branch across India, eliminating the need for Pension Payment Order transfers and simplifying the pension disbursement process.

Punjab Achieves Historic Milestone in tax collection



CHANDIGARH: Punjab Finance, Planning, Excise, and Taxation Minister Advocate Harpal Singh Cheema proudly announced on Tuesday that the state has, for the first time, surpassed the Rs. 30,000 crore mark in revenue collection from VAT, CST, GST, PSDT, and Excise within the first nine months of a fiscal year. In the current fiscal year, the total revenue received from these taxes up to December is Rs 31156.31 crore, whereas in the fiscal year 2023-24, the total revenue collection from these taxes was Rs 27927.31 crore.

Revealing this in a press communiqué issued here, Finance Minister Harpal Singh Cheema said that the state has also witnessed a significant increase in its net GST and Excise revenue for December 2024 compared to December 2023. The state registered an impressive 28.36 percent increase in net GST revenue and a 21.31 percent increase in Excise revenue, he added.

Never directed to end Jagjit Singh Dallewal's hunger strike: Supreme Court



NEW DELHI: The Supreme Court on Thursday said that it has never directed to end the hunger strike of farmer leader Jagjit Singh Dallewal, who is on a fast unto death, but is only concerned with his health.

"There appears to be a deliberate attempt in the entire media where state government officers (of Punjab) are trying to create an impression that there is a persuasion by this court to Mr. Dallewal to break his fast. Our directions were not to break his fast. We only said that let his health be taken care of and he can continue his peaceful protest even when he is hospitalised," a Bench headed by Justice Surya Kant told Punjab's Advocate General (AG) Gurinder Singh.

The Bench, also comprising Justice Ujjal Bhuyan, said that shifting Dallewal to the hospital should not mean that he will not continue his fast but the medical facilities which will ensure that no harm is caused to his life. In response, AG Gurinder Singh submitted that the state government officials tried to convince Dallewal to take medical aid in terms of the apex court order. However, Dallewal remained firm that he would take medical aid only if the Union government was ready for talks. At this, the Justice Kant-led Bench remarked, "Please don't force us to say many things. Your attitude is that there should be no reconciliation. That is the whole problem".

India Forms High-Level Panel to Review Wholesale Price Index

NEW DELHI: The Government of India has announced the formation of a high-level Working Group tasked with revising the base year of the Wholesale Price Index (WPI) from 2011-12 to 2022-23.

The group will be chaired by Prof. Ramesh Chand, Member, NITI Aayog, the country's premier policy think tank.

The Working Group's mandate encompasses several crucial aspects of price index computation. They will review and recommend changes to the commodity basket of both WPI and Producer Price Index (PPI), taking into account structural changes in the economy.

The group is also tasked



with improving the existing price collection system and determining appropriate computational methodologies for both indices.

A key focus area for the Working Group will be examining the potential transition from WPI to PPI, including developing a roadmap for this

switch. They will also review and suggest improvements to the method of computing linking factors between different base year series.

The government has given the Working Group 18 months from the notification date to submit its final report to the

Office of the Economic Adviser.

The Chairman has been empowered to co-opt additional experts or representatives from other agencies as needed to fulfil the group's objectives.

The Working Group comprises a diverse mix of government officials, regulators, and private sector experts.

Key government representatives include senior officials from the Ministry of Statistics and Programme Implementation, Department of Economic Affairs, Department of Agriculture & Farmers Welfare, and the Ministry of Petroleum & Natural Gas. The Reserve Bank of India will also have representation in the group.

Judiciary enquiry should be conducted into police encounter of three Punjab youths in Uttar Pradesh: SGPC

Resolution demanding excommunication of Narain Singh Chaura from Panth rejected

JAGMOHAN SINGH
Amritsar

The executive committee (EC) of the Shromani Gurdwara Parbandhak Committee (SGPC) has condemned the killing of three Punjab youths in Uttar Pradesh in an encounter and has demanded a judicial inquiry into the entire matter.

During this meeting led by SGPC President Harjinder Singh Dhami, a resolution was passed regarding the police encounter in UP and strong questions were raised on it. The resolution said that this was a very serious matter and it seems like a deliberate act to target youths of Punjab. Today's EC meeting strongly demands a judicial inquiry into this encounter.

The EC has also rejected its resolution of an earlier meeting of December 9, in which a demand was made to Sri Akal Takht Sahib to excommunicate Narain Singh Chaura from the Panth. Today's EC also passed a resolution to extend the term of

Time of investigation panel extended by one month in case of Jathedar Giani Harpreet Singh



the investigation panel formed in the matter of Jathedar Giani Harpreet Singh in the EC meeting dated December 19, by one month in view of the elections of the Haryana Sikh Gurdwara Management Committee. This resolution has also expressed the commitment that the investigation into the matter related to Giani Harpreet Singh matter will be completely impartial. In the EC meeting, a condolence resolution was also passed on the demise of former Prime Minister of India Dr Manmohan Singh and tributes were paid to him by reciting the Moolmantar and Gurmantar.

Maldives 'Concrete Expression' of India's 'Neighbourhood First' Policy: EAM Jaishankar



NEW DELHI: External Affairs Minister (EAM) S. Jaishankar on Friday said that Maldives remains a "concrete expression" of India's 'Neighbourhood First' policy and New Delhi has always stood by the Indian Ocean archipelago, especially when it comes to giving financial support during challenging times.

"We have increased our engagements in various sectors, and I want to emphasise that India has always stood by the Maldives. You are a concrete expression of our 'Neighbourhood First' policy,"

said EAM Jaishankar during his meeting with Abdulla Khaleel, the visiting Minister of Foreign Affairs of Maldives at New Delhi's Hyderabad House on Friday.

Both sides signed a Memorandum of Understanding (MoU) for implementation of High Impact Community Development Projects under Phase-III in Maldives through grant assistance by the Government of India and also took stock of progress made on the understandings reached during the State Visit of Maldives President Mohamed Muizzu in

October 2024, following-up on issues that need further focus.

"I believe we have some important and positive developments to report, and certainly, there is much more that we need to do. I see that the framework to promote the use of local currencies for cross-border transactions has been signed. We have increased our engagements in various sectors," said Jaishankar in his opening remarks at the start of bilateral discussions. Khaleel, on his part, appreciated the timely emergency financial assistance extended by India to Maldives in times of need, reflecting India's role as the "First Responder" of Maldives. He reaffirmed Muizzu government's firm commitment to work closely with the Government of India in realising the Joint Vision for India-Maldives Comprehensive Economic and Maritime Security Partnership.

Mamata Banerjee to write to Centre on BSF's role in infiltration from Bangladesh



KOLKATA: West Bengal Chief Minister Mamata Banerjee said on Thursday that she would write to the Union Ministry of Home Affairs regarding the alleged involvement of the Border Security Force (BSF) in facilitating illegal infiltration from neighboring Bangladesh. "The state police do not guard the borders, the BSF is responsible for that. At times, they are complicit in aiding such illegal infiltration," Banerjee stated.

She added, "Miscreants are crossing the borders illegally, entering the state, and killing innocent people. The state police director general, Rajeev Kumar, has gathered specific intelligence on this issue, along with additional information at the local level. Once I receive all the details, I will formally communicate with the Union government."

According to Banerjee, the districts of Malda and Nadia, both sharing international borders with Bangladesh, are the primary entry points for illegal infiltrators. "I have repeatedly cautioned the Union government about this issue in the past. This time, I will be sending a more detailed report," she emphasized.

The BSF has not issued a response to the Chief Minister's allegations so far.

EPFO rolls out centralised pension system



NEW DELHI: Retirement fund body EPFO has completed the Centralised Pension Payments System (CPPS) rollout in all its regional offices across the country that will benefit over 68 lakh pensioners, the labour ministry said on Friday.

The CPPS is a paradigm shift from the existing pension disbursement system that is decentralised, with each zonal/regional office of EPFO maintaining separate agreements with only three to four banks, the ministry explained in a statement. Under CPPS, a beneficiary will be able to withdraw pension from any bank and there will be no need for him to visit

the bank for verification at the time of commencement of pension, and the amount will be immediately credited upon release, it stated.

The CPPS system January 2025 onwards will also ensure disbursement of pension throughout India without any need for transfer of pension payment orders (PPO) from one office to another even when the pensioner moves from one location to another or changes his bank or branch, it said. This will be a great relief to pensioners who move to their hometown after retirement. The first pilot of CPPS was completed in October last year in Karnal, Jammu, and Srinagar regional offices with

the pension disbursement of about Rs 11 crore to more than 49,000 EPS pensioners, a ministry statement said.

The second pilot was taken up in November in 24 regional offices where about Rs 213 crore in pension was disbursed to more than 9.3 lakh pensioners, it stated. According to the statement, in a landmark move towards enhancing pension services, the EPFO completed full-scale rollout of the new CPPS under Employees' Pension Scheme 1995 in December. About Rs 1,570 crore pension was disbursed to more than 68 lakh pensioners pertaining to all 122 pension-disbursing regional offices of the EPFO for December 2024.

Committed to Make India a Chip Manufacturing Hub, Prepare Skilled Workforce: Ashwini Vaishnaw

GUWAHATI: The Central government is committed to transforming India into a leading hub for semiconductor manufacturing, while preparing a skilled workforce that meets the evolving demands of the industry, Union Railways and Electronics and IT Minister, Ashwini Vaishnaw, said here on Friday.

After inaugurating the National Institute of Electronics and Information Technology (NIELIT), deemed to be a university at 12 locations including five locations in the northeastern states, the minister said the university is set to play a crucial



role in equipping students with the necessary skills to thrive in a rapidly changing technological environment.

He added that now the meaning of northeast is "New Engine", to lead the development and

growth of the country. At the event, a memorandum of understanding (MoU) was also signed between NIELIT and Tata Electronics Private Ltd (TEPL) to collaboratively enhance the semiconductor skilling ecosystem in India. The MoU was signed by Dr M.M. Tripathi, Director General, NIELIT and Dr Randhir Thakur, CEO and MD, TEPL. The partnership aims to establish skill centres, develop diploma and certification programmes and conduct workshops in semiconductor

ATMP (Assembly, Testing, Marking, and Packaging) technologies. TEPL will offer technical expertise and internship opportunities, while NIELIT will focus on education, training, and outreach.

Both organisations will also jointly pursue research and funding initiatives, with a special emphasis on creating opportunities in the northeastern region, said the government.

The minister announced the launch of NIELIT University, highlighting that it is inspired by the vision of the Prime Minister to prepare professionals in cutting-edge fields such as Semiconductor Manufacturing, Artificial Intelligence, Industry 4.0, and Quantum Computing.

Punjab Government launches first-of-its-kind initiative to resolve complaints of NRIs: Dhaliwal

CHANDIGARH: The Punjab Government has launched first-of-its-kind initiative 'Online NRI Meeting' across the country to resolve complaints of NRIs. Under this service, the state government is resolving various complaints received by NRIs quickly and appropriately and efforts will be continuously continued for immediate resolution of complaints.

Disclosing this, Punjab NRI Affairs Minister Kuldeep Singh Dhaliwal said that today he listened more than 100 complaints of NRIs and gave instructions to the concerned civil and police officers to resolve them on the spot. He said that the complaints received today were related to Punjabis living in America, Canada, England, Australia,



Germany, Austria, Italy and Africa, which were related to property, illegal possession and marriage matters.

On the occasion of the second online NRI meeting held at 11:00 am today, Dhaliwal said that through this unique service, the Punjab government will continuously resolve the complaints of NRIs. He said that an online meeting will be held in the first week

of every month to hear the complaints of NRIs.

Kuldeep Singh, Dhaliwal said that the DCs and SSPs of all districts have been asked to resolve the complaints of NRIs on priority basis. He said that orders have been issued to all the Deputy Commissioners to coordinate with various departments at the district level to resolve the issues of migrants.

The complaints received today were related to Punjabis living in America, Canada, England, Australia, Germany, Austria, Italy and Africa, which were related to property, illegal possession and marriage matters”

On this occasion, ADGP NRI Wing Punjab Praveen Kumar Sinha, AIG Mr. Ajinder Singh and senior officers of the NRI department were present.

Radical preacher Amritpal Singh's father Tarsem to float political party in Punjab on religious occasion of Maghi

Jailed MP from Khadoor Sahib Amritpal Singh's father to float political party in Punjab on religious occasion of Maghi

Jailed Member Parliament Amritpal Singh's father to float political party in Punjab

JAGMOHAN SINGH Amritsar

Jailed radical preacher and Member Parliament from Khadoor Sahib Amritpal Singh's father Tarsem Singh today said he is going to float a political party in Punjab for the wellbeing of all on the eve of Maghi on January 14.

Talking to FW on phone, Tarsem Singh confirmed about the launching and the formation of a new political outfit from the Muktsar district of Punjab on the religious occasion of Maghi.

He said that currently Amritpal Singh is behind the bars, so in such circumstanc-



es in the absence of his son, he himself will lead the party but when Amritpal comes out from prison would look after the party.

He said that on eve of religious occasion in the presence of big gathering of Sikh Sangat from Muktsar Sahib, political outfit would be launched and on the same day the party constitution, committee would be made and the name of the

party to be shared publicly. Amritpal Singh, the MP from the Khadoor Sahib parliamentary constituency in Punjab, is currently lodged in Assam's Dibrugarh Jail under the National Security Act.

Amritpal Singh, who heads the "Waris Punjab De" outfit was jailed along with nine of his associates under the NSA. He was arrested in Moga's Rode village after he and his supporters barged into the Ajnala police station on February 23 last year, breaking barricades and brandishing swords and guns, and clashed with police personnel in an attempt to free one of his aides from custody.

Haryana Chief Secretary reviews 11 projects worth Rs 5758 crore



GULSHAN KUMAR Chandigarh

Haryana Chief Secretary Dr. Vivek Joshi today conducted a comprehensive review of 11 infrastructure projects worth more than Rs 100 crore each of 5 key departments, including Agriculture and Farmers' Welfare, Animal Husbandry and Dairying, Civil Aviation, Health and Family Welfare, and Energy. These projects, with a combined estimated cost of Rs 5,758 crore, are aimed at enhancing the state's infrastructure and improving the delivery of services to its citizens.

The projects reviewed today include three projects of Agriculture and Farmers' Welfare Department worth Rs 2939.50 crore, two projects of Animal Husbandry and Dairying Department worth Rs 215.36 crore, one project of Civil Aviation Department worth Rs 1205 crore, one project of Health and Family Welfare Department worth Rs 500 crore and four projects of Energy Department worth Rs 898.64 crore. Issuing strict directions, the Chief Secretary said unnecessary delay in the completion of projects within the prescribed timelines will not be tolerated. If any contractor or agency fails to adhere to the timelines, the departments should take immediate action against them and take other necessary steps to complete the projects. He said the departments must update the status of projects on the portal at regular intervals.

The Chief Secretary directed officials to regularly monitor and speed up the work of developing the Apple, Fruit and Vegetable Market at Pinjore, being constructed at a cost of Rs 139.50 crore. It was informed that the work of construction of Phase II of Swarn Jayanti Integrated Aviation Hub in Hisar has been almost completed and the remaining work will be completed at the earliest. The Integrated Aviation Hub is being constructed at a cost of Rs 1,205 crore and will give boost to air connectivity in Haryana. For the construction of animal farms/animal sheds and construction of poultry farms shed buildings at LUVAS, Hisar, the tender has been allotted and further construction work is underway, the Chief Secretary was informed. It was informed that 92% work of renovation of existing 11 KV feeder line under Smart City Programme, Gurugram Maruti & IDC subdivisions and 79% work of renovation of existing 11 KV feeder line under Smart City Programme, Gurugram South City & Kadipur subdivisions has been completed.

Punjab : What this DC of aspitaional district seeks from residents...!



RAJU WILLIAM Moga

One of 112 districts in the country selected by NITI Aayog under Aspirational District Programme (ADP), Moga district of Punjab is set to prepare a first of its kind long-term development plan based on residents' suggestions.

As the New Year set in, Deputy Commissioner (DC), Moga, Vishesh Sarangal unveiled his 25-year long vision for which the district residents would be invited to contribute their ideas and suggestions. "We will launch a 15-day campaign starting within a week or so for the purpose," he said.

With this, Moga will be the first district of the state to undertake such an initiative to prepare a plan for making it one of the developed districts in the country in all aspects in accordance with its residents' aspirations.

Periodically, the state government seeks suggestions from each district regarding development works being done and to be done. Since Moga is an aspirational district, NITI Aayog also seeks suggestions from time to time regarding projects under the ADP in the district.

"Earlier, these suggestions were sent by the district administration. But now the district administration would like to take suggestions from the residents of the district regarding this. People will be asked what kind of development works they want to get done. Proposals will be made only after keeping all the suggestions in mind," disclosed the DC.

IT raid at plywood industry owners' factory, house continued for 72 hours

SATISH HANDA Yamunanagar

The Income Tax Department raided the residence and factory of plywood businessman Surendra Garg and his partner Pradeep Kumar having three manufacturing units in Yamunanagar continued for 72 hours. Police also recovered 81 bottles of foreign liquor of value worth crores from Pradeep Kumar's residence in Model Town area, but no record could be found about this liquor. The Enforcement Bureau team has seized it. A case has been registered against Pradeep Kumar for keeping illegal liquor. Documents of transactions worth crores of rupees, mobiles and laptops were seized from Surendra Garg's residence. The Income Tax Department also recovered some cash. Income



tax team took away the mobile, laptop and documents. The case filed against Pradeep Garg in an illicit liquor case, documents recovered.

The police booked the proprietors/managers of three plywood factories of the district for allegedly deterring public servants from discharging their duty. The cases were registered after the proprietors of the fac-

ories allegedly didn't cooperate with the raiding team including the members of a team of the Union Ministry of Agriculture and Farmers Welfare, who along with local officers of the Agriculture Department had conducted raids at six plywood units in the district. The raids were conducted to probe the use of agriculture grade subsidised urea illegally.

New criminal laws in Haryana: Now 12 types of criminals will be handcuffed



SATISH HANDA Chandigarh

Haryana police Director General (DGP) Shatrughit Singh Kapoor held a meeting with all senior police officers on implementing new criminal laws and sent letters to all the SPs to control crimes in the state. The police can now handcuff criminals during their court appearance. Under the new laws, the police have got the right to handcuff 12 types of criminals including involved in organised crime, NDPS Act offenders, habitual offenders or absconded from custody, crimes related to terrorism, crimes related to arms and ammunition, murder, rape, acid attack, human trafficking, sexual crimes against children and counterfeiting of currency notes. DGP issued letters to all SPs in the state and provided training for this to the policemen deployed at the ground level. Earlier, the police had to obtain permission from the court to handcuff any criminal.

The Director General of Police Kapoor said in the letter that Section 43 (3) of the Indian Civil Security Code (BNSS), 2023 has a provision for the police to handcuff criminals during their appearance, keeping in mind the nature and severity of the crime. Under the laws, if a criminal repeatedly commits a crime or has escaped from custody, he can be handcuffed. Apart from this, handcuffs can be put on the hard core criminal activities ranging from terrorism, drug addiction, arms and ammunition, rape, murder, acid attack, sexual crimes against children to crimes against the state.

Punjab: Fasting farmer leader says no to medical support...!



RAJU WILLIAM Patiala

Worried about deteriorating health of Jagjit Singh Dallewal, a team of medical experts constituted by the Punjab government have met and urged the fasting farmer leader to take necessary healthcare treatment.

The veteran leader of a farmers faction from Punjab, who has since declined the medical support, is on a fast for a month now at Khanauri in Patiala district on Punjab-Haryana border.

He was apprised on Friday that his vital health status was not up to the mark. For this, he needed immediate medical attention.

Also a team comprising top officers including Deputy Inspector General (DIG) of Police, Patiala Range Mandep Singh Sidhu, Deputy Commissioner Patiala Dr Preeti Yadav and Senior Superintendent of Police (SSP) Patiala, Dr Nanak Singh, along with the medical experts, met the fasting leader for this purpose.

Both teams constituted by Punjab government offered quality treatment to the farmer leader. He was also offered the option of shifting him to ei-

ther Rajindra Medical College or Mata Kaushalya Hospital along with any volunteer.

Though Dallewal and his aides declined the offer, but the experts and the officials informed that a medical team of Patiala's Rajindra Medical College and Mata Kaushalya Hospital has already been deployed near venue of the ongoing fast.

The officers asked the leader to continue his agitation but take the necessary medicine and liquids necessary for his healthcare.

They apprised the farmer leader that medical teams have been put on round the clock duty at the protest site and Two Advanced Life Support (ALS) Ambulances are deployed there. The required medicines and equipment like ECG monitor, Defibrillator, Ventilator, Suction machine, Oxygen with mask, Intravenous fluids, Respiratory intubation equipment, catheterisation material are readily available and functional.

They also tried to impress upon the farmer leader to shift to temporary hospital, set up 700 meters from the protest venue, equipped with all the emergency medicines and equipment.

Haryana govt decides to upgrade healthcare infrastructure in state during 2025

PARVESH HANDA Ambala

To build a healthy nation, state government Haryana has plans to boost health services by opening new medical colleges, upgrading our healthcare infrastructure at the district level in the state and immediate appointment of 777 doctors in government hospitals during the year 2025. There is an urgent need to upgrade healthcare infrastructure in Haryana. Currently, the district-level health facilities in our state, while serving basic healthcare needs, often lack the advanced medical services required for treating complex diseases, many residents in the state when facing with severe health issues such as liver and biliary conditions, kidney ailments, heart diseases, cancer, and orthopaedic problems are forced to seek treat-



ment in far-off metropolitan cities in private hospitals spending huge amount of money and most of the patients unable to meet financial need lost lives. In many cases, this not only incurs significant financial and emotional strain on families but also leads to delays in receiving critical medical care. Our existing government hospitals in the state need substantial upgrades to meet the growing and diverse medical needs.

While talking to media persons, Chief minister Nayab Saini said there is a proposal to upgrade the government hospitals in every district as a super speciality centre for integrated medicines and highly equipped to treat patients suffering from serious diseases of heart, liver, nephrology, cardiology, orthopaedics, cancer care, besides serving basic healthcare needs. CM said there is a proposal to bring several projects in the health care sector in the state during 2025 to open 718 health centres, 82 primary health centres (PHC) and 25 community health centres (CHC) in the state with immediate appointment of 777 doctors. He said that there is a proposal for developing critical care block and super speciality services, trauma care delivery centres in every district level hospital and in the medical colleges.

More than 88 persons died due to HT electric wires over residential areas in Haryana this year

SATISH HANDA Ambala

Mishaps due to HT wires have been reported in Haryana in the state in which several persons have either been reported dead and much more sustained severe burn injuries. Information reveals that more than 88 persons have lost their lives in the state and many more sustained severe burns. According to information, a relief as regard mishaps due to HT wires over residential areas has been seen this year, since between 250 to 300 persons were generally reported died due to electric burns in previous years and people in the state usually raising question over such untimely deaths due to lapses on the part of state electricity department., why a permanent solution is not being made in this regard and for how long killer electric current will remain passed on the head of innocent people and who is responsible for such a large number of deaths?

According to information, the state electricity department has started shifting 11 and 33 KV electric wire above residential



colonies, educational institutes and temples, and the work has been completed in as many as 3500 residential colonies across the state. Information also reveals, HT wires over residential houses have already been shifted in 95 residential colonies in Bhiwani, 60 residential colonies in Ambala, 40 residential colonies in Panipat, 12 residential colonies in Kurukshetra, 10 residential colonies in Rohtak and 6 residential colonies in Fatehabad.

However, residents of Haryana have high hopes for improvement regarding electric supply in the state after Cabinet Minister Anil Vij has taken

charge over this department. On a media question he said that he has already directed concerned officers of the electricity department in the state to give a him a report as regard load on each and every transformer installed in the state and in case these are under-load causing repeated failure the load on such transformers should be should be increased, Vij directed concerned officer to remove hanging electric cables on the electric poles as well as remove all electric poles on public places, as well as in residential areas affecting movement of traffic as well as posing a threat to the people immediately.

Two railway employees arrested in the big scam going on in Tatkal tickets

SATISH HANDA Ambala

Two railway employees were caught after raiding Gidderbaha, a small railway station allegedly involved in booking 'Tatkal' rail tickets charging huge amounts from passengers in connivance with the brokers having the network of brokers spread across many states. Vigilance caught the fraud of Tatkal tickets of eight people from Muhammadabad station of Uttar Pradesh to Lokmanya Tilak Terminus Mumbai at about 1130 km distance in connivance with middlemen taking huge amounts of money depriving other passengers of their rights. When this ticket was booked at Gidderbaha station, no passenger had come to book the ticket at that time. Vigilance sealed and confiscated the tickets amount worth Rs 11,800. Information revealed, a network of brokers has spread across the country who charge huge amounts from passengers in the name of booking confirmed tickets



and also give some part of it to railway employees.

Inspector Sandeep Kumar of Northern Railway's Vigilance had received information that at Gidderbaha station, 'Tatkal' tickets were issued and fraud was being done through middlemen. On this basis, a raid was conducted and two railway employees were arrested. Their names have not been disclosed so far. Since most of the routes remain busy throughout the year, only waiting tickets are available on such routes and the passengers have to fall into the trap of brokers for tickets on routes like Amritsar to

Howrah, Howrah to Mumbai, New Delhi to Muzaffarpur, New Delhi to Patna etc. Since Tatkal tickets are available only a day before the journey and their quota gets exhausted in few minutes. At the stations where the staff is less or slow in work, they are not even able to confirm the 'Tatkal' tickets.

The question arises, how did these ticket brokers reach out to passengers? Investigation is underway on this by the railway vigilance department. The network of brokers is spread from one state to another and various railway agencies are involved in it.

News of landslide in mining area in Charkhi Dadri misleading & baseless

No loss of life or property reported in this incident

GULSHAN KUMAR Chandigarh

The news published regarding an incident of landslide in a mining area in Pichopa Kalan village of Charkhi Dadri district and vehicles being buried under the debris is misleading and completely baseless. It is clarified that there has been no loss of life or property in this incident.

The person who is said to be injured has suffered minor injuries due to sliding of a small stone and has been taken to the hospital where plaster has been applied on his toe due to a fracture. Senior officials of the department said on the instructions of Deputy Commissioner Munish Sharma, SDM Suresh Kumar and the Mining Officer have inspected the incident site and no trace of any landslide was found. At the same time, no mining machinery and vehicle was found buried under the debris.



It is worth mentioning that the Department of Mines and Geology, Haryana is making every effort to stop illegal mining by adopting modern techniques. Slope stability survey is also done by the department through drones from time to time. Also, efforts are being made to reduce the incidents of mountain sliding by adopting various techniques under the guidelines of Director General of Mines Safety. Regular monitoring and safety measures are being taken by the department to prevent such incidents so that the safety of the public can be ensured. The department has controlled the mining operations by taking precautions in every situation and effective measures will be implemented to prevent such incidents in the future as well.

ONDC empowering small businesses, revolutionising e-commerce: PM Modi

NEW DELHI: The government-run Open Network for Digital Commerce (ONDC) has empowered small businesses and revolutionised e-commerce, said Prime Minister Narendra Modi on Thursday.

ONDC -- a network of more than 200 apps, including buyer apps and seller apps -- was launched in 2021 to democratise e-commerce in India.

The PM said that ONDC has been enabling growth and prosperity in the country.

"ONDC has contributed to empowering small businesses and revolutionising e-commerce, thus playing a vital role in furthering growth and prosperity," said PM Modi, in a post on social media platform X.

The Prime Minister said this



quoting a post by Piyush Goyal, Union Minister of Commerce and Industry. Goyal noted that ONDC has revolutionised the country's e-commerce landscape; and has bridged the gap between sellers and buyers.

ONDC has built "a robust and inclusive digital marketplace", Goyal said. He added that in

the last year, the network has "not only achieved numerous milestones but also empowered businesses, especially small enterprises, by creating a level playing field for them on the network".

"By bridging the gap between sellers and buyers, ONDC continues to revolutionise the nation's e-commerce landscape," Goyal said. In the last three years, ONDC has seen more than 150 million transactions, over 200 networks.

The platform has over 7 lakh sellers and service providers, with sellers from over 600 cities and towns. Consumers from over 1,100 cities and towns have transacted through the network.

Further, more than 7,000 farmer-producer organisations are part of the platform, representing 35 lakh farmers.

About 50 per cent of beneficiaries at the MSME Trade Enablement and Marketing Initiative (MSME-TEAM), which aims at assisting five lakh Micro, Small and Medium Enterprises (MSMEs) are women-owned enterprises.

Arvind Kejriwal writes to RSS chief on BJP's politics, raises questions

NEWDELHI: AAP national convener Arvind Kejriwal has written a letter to Rashtriya Swayamsevak Sangh (RSS) chief Mohan Bhagwat seeking answers to some questions on the BJP's politics.

In the letter, Kejriwal has posed questions like -- Does RSS support whatever wrong BJP has done in the past few days? BJP leaders are openly distributing money, does RSS support vote buying? Dalit and Purbanchali votes (from the voter list) are being cut on a large scale. Does RSS think this is good for democracy? Doesn't RSS feel that the BJP is weakening democracy?

The former Delhi Chief Minister had on December 29 launched a scathing attack on the BJP, accusing the party of



attempting to manipulate the voter lists, and also claimed that 'Operation Lotus' has been going on since December 15 in his Assembly constituency. He highlighted voter deletion issues in the Shahdara constituency, where the BJP allegedly submitted applications to remove 11,008 voters.

Kejriwal also alleged that "Operation Lotus" began in his own New Delhi constituency on December 15. "In 15 days, they submitted applications to delete 5,000 voters and add 7,500. My constituency has 1,06,

000 voters, so they are trying to delete 5 per cent and add 7.5 per cent. If 12 per cent of the votes are manipulated, what's the point of elections? This is blatant tampering in the name of democracy."

This was refuted by the BJP, which claimed that the AAP had included illegal Bangladeshis and Rohingyas in the voter list. "We openly state that you have added 8,000 to 10,000 illegal votes per constituency. In houses where five people live, you've registered up to 50 fake votes. We will remove every single one of these illegal votes," BJP spokesperson Manjinder Singh Sirsa had said in response.

The BJP leader further accused AAP of harbouring and supporting infiltrators for political gain.

Nitish Kumar responds with folded hands to Lalu's 'invite' for joining Mahagathbandhan



PATNA: Hours after RJD Chief Lalu Prasad's statement that his "doors are open" for Bihar Chief Minister Nitish Kumar, the JD(U) leader responded with folded hands.

Lalu's remark welcoming CM Nitish to the Mahagathbandhan fold created a flutter in Bihar's political circles.

When media persons questioned CM Nitish about Lalu's offer, the Chief Minister kept mum. Instead, he smiled and folded his hands, avoiding any clear indication of his intentions. The Chief Minister's gesture, made while standing between Governor Arif Mohammad Khan and Deputy CM Samrat Choudhary, has fueled further curiosity about his political future. However, the BJP leaders have asserted that the NDA remains united.

Union Minister Lallan Singh dismissed Lalu's remarks and termed them inconsequential. He said: "India is an independent country, and Lalu has the freedom to say anything. He can say whatever he wants, but we are in the NDA, and it is intact." Following the swearing-in ceremony of Bihar's new Governor Khan, Deputy Chief Minister Samrat Choudhary and senior BJP leader Vijay Kumar Sinha visited Chief Minister Nitish at his residence.

The political atmosphere in Bihar has intensified following Lalu's remarks about his willingness to reconcile with CM Nitish.

When asked if his door was open for the Bihar Chief Minister, Lalu responded, "My door is always open; Nitish Kumar should also keep his door open."

On whether he would forgive CM Nitish if he returned, Lalu said, "Forgiving has been my job. If he comes back, I will forgive him without any problem. Everyone will work together."

However, RJD leader and Lalu's son Tejashwi Yadav has firmly rejected the idea of aligning with CM Nitish.

Tejashwi earlier said, "Our door is closed for Nitish Kumar forever. We do not need him."

Tejashwi added, "There is nothing left in Nitish now. The people of Bihar trust me, and this time we will form the government on our own."

Protests Intensify In Bihar against BPSC 70th PT Exam; Political Support Grows



PATNA: The agitation for the re-conduct of the Bihar Public Service Commission (BPSC) 70th Preliminary Test (PT) gained significant momentum on Friday as protests erupted across Bihar, drawing widespread participation from students' unions, political parties, and activists.

The protest saw dramatic scenes in Patna as students broke barricades at the JP roundabout in Gandhi Maidan and marched towards Dak Bungalow Chowk, aiming to proceed to the Chief Minister's residence.

Members of the CPI-ML, Congress, and All India Students Union (AISU) joined the students, amplifying the demand for justice.

.....Purnea MP Rajesh Ranjan alias Pappu Yadav, a vocal supporter of the movement, led a separate protest by blocking railway operations at Sachivalay Halt earlier in the day.

Rajesh Ranjan and his supporters then marched to the Income Tax roundabout, intending to block Bailey Road and Veerchand Patel Path.

Rajesh Ranjan's aide, Raju Danveer, reinforced their determination to disrupt the BPSC examination scheduled for January 4, stating, "We went to the Income Tax roundabout to block the road. The examination

Prez Murmu asks NIMHANS to Integrate Yoga for Combating Mental, Physical Distress

BENGALURU: President Droupadi Murmu on Friday called on the National Institute of Mental Health and Neurosciences (NIMHANS) that it can successfully incorporate traditional methods such as Yoga to alleviate mental and physical distress.

Addressing the gathering on the golden jubilee of the health institute here, she said: "NIMHANS can successfully incorporate traditional methods such as Yoga to alleviate both mental and physical distress. Different meditations are also useful in countering negative mindsets and could be integrated into the mental health care models."

Asserting that traditional medical approaches are beneficial, she said: "The wisdom and life lessons from our ancestors and seers can help us all develop a spiritual framework with which we can make sense of the ups and downs of life."

"Our scriptures tell us that the mind is the root of everything we perceive in the world. A healthy mind is the foundation of a healthy society," she underlined.



Hailing increased awareness about mental health, President Murmu said: "In the past, issues concerning mental health were not given enough attention in some societies. In recent times, however, awareness of mental health has been rising. Unscientific beliefs and stigmas attached to mental illness are a matter of the past, making it easier for those suffering from various ailments to seek help."

She also mentioned that the COVID-19 pandemic in particular led to a spike in mental health concerns. "Every age group is facing problems and people react to it. Teenagers and youngsters face more issues in their studies today due to social pressure. Working professionals face more stress and a large number of elderly

Supreme Court Issues Notice on CBI Plea against Ram Rahim's Acquittal in 2002 Murder Case

NEW DELHI: The Supreme Court on Monday issued notice on a plea filed by the Central Bureau of Investigation (CBI) challenging the acquittal of controversial self-styled godman Gurmeet Ram Rahim Singh of the Dera Sacha Sauda in the Ranjit Singh murder case.

A bench of CJI Sanjiv Khanna and Sanjay Kumar directed to tag the CBI's special leave petition with another pending petition filed by a family member of the deceased against the acquittal of Ram Rahim and four other accused.

In September 2024, a bench of Justices Bela M. Trivedi and S.C. Sharma agreed to examine a plea filed by the complainant Jasgeer Singh and sought responses from the CBI, Ram Rahim and the other accused persons.

In May last year, the Punjab and Haryana High Court allowed the appeals moved by Ram Rahim and others who were convicted by a CBI court in Panchkula in 2021.

A bench of Justices Sureshwar Thakur and Lalit Batra of



the high court acquitted Avtar Singh, Jasbir Singh, Sabdl Singh, and Krishan Lal, all of whom were awarded life sentences along with the self-styled godman.

Despite the acquittal, Ram Rahim remained in prison as he stood convicted in other cases of rape and murder. Former Dera manager Ranjit Singh was shot by four assailants on July 10, 2002, at Khanpur Kolian village in Haryana's Kurukshetra.

In 2021, a special CBI court found Ram Rahim and others guilty of the murder and sentenced them to life imprisonment. It was suspected that Ranjit Singh was murdered because of his alleged role in circulating a letter that narrated how the sect head was sexually exploiting women at the Dera headquarters in Sirsa.

PM Narendra Modi wishes Happy New Year to countrymen

NEW DELHI: Reflecting the mood of a confident India eager to march ahead, Prime Minister Narendra Modi on Tuesday wished a Happy New Year to countrymen in a post on X and recounted the remarkable progress and transformation achieved in 2024.

Calling it a "poetic celebration", PM Modi, in his post in Hinglish, said, "Mera Bharat Badh raha (My India is taking big strides of progress). "From space to soil, railways to runways, culture to innovation, #IndiaIn2024 marked a year of remarkable progress



& transformation!" wrote PM Modi in a heartfelt message.

"A poetic celebration as we stride confidently into 2025," said the Prime Minister as he leads the nation into 2025.

The PM's New Year post also carried a 2.41-minute video animation clip depicting the achievements made in an eventful 2024. The milestones depicted in the video included the country's space launches, super-computing, a boost in defense manufacturing, growth in the aviation industry, and infra marvels like the underwater Howrah Maidan Metro,

improved health facilities for the public, Atal Pension scheme, PM Awas, the first temple in Abu Dhabi, and the introduction of the three new criminal laws. In a virtual report card of the government's performance in 2024, the animation clip had special information on the economy. Besides highlighting the \$700 billion foreign reserves, it also showcased the country's emergence as the third biggest force in Asia and 24.82 crore people emerging from poverty.

On the job creation front, the video highlighted the Rs 2 lakh crore package for 4.1 crore

youth. In the sports domain, the PM's video on 2024 highlighted the record 29 medals won by India in the Para-Olympics.

For the environment, the PM's video gave the message of "Ek ped Maa ke Naam" which has led to the plantation of 102 crore saplings and highlighted the boost in India's green power generation capacity.

Known to celebrate his September 17 birthday with military jawns, PM Modi also likes to wish countrymen the New Year hoping that it would bring forth prosperity, peace and health for all.

Jamaat-e-Islami Hind suggests MGNREGA-like program for Urban Joblessness in Union Budget



KAVITA SHARMA
New Delhi

Elaborating further, Syed Sadatullah stated, "On the expenditure side, we call for increased allocations to critical sectors. We recommend reversing budget cuts to MGNREGA, introducing MGNREGA-like programs for urban unemployment, and establishing Rural Employment Hubs to promote renewable energy and agro-processing. Healthcare spending must rise to 4% of GDP, while education funding should be raised to 6% of GDP under a comprehensive "Mission Shiksha Bharat." To empower minorities and SC/ST communities, we suggest reviving scholarships, creating skill zones, and launching programs to improve access to land and entrepreneurial opportunities. In agriculture, the government must prioritize debt relief, guaranteed MSP, and expanded irrigation projects. Additionally, we propose a phased rollout of Universal Basic Income (UBI) for vulnerable groups. Revenue measures should ensure fairness and resource optimization."

The President of Jamaat-e-Islami Hind (JIH), Syed Sadatullah Husaini spelt out comprehensive suggestions for the upcoming Union Budget at the JIH Monthly Press Conference at their headquarters. Briefing the media, the JIH President said, "We urge the government to present a transformative Union Budget 2025-26 that addresses the pressing issues of unemployment, inequality, and poverty. The nation is grappling with a livelihood crisis, evidenced by 45% youth-unemployment, 20% of the population in poverty, and stagnant agrarian growth at 2.8% (CMIE). We want the government to shift from business-centric policies to citizen-focused solutions that enhance welfare, stimulate demand, and promote inclusive development. Social security schemes must be bolstered to ensure economic justice for marginalized and minority communities."

Telangana Assembly passes resolution for Bharat Ratna to Manmohan Singh

HYDERABAD: The Telangana Assembly on Monday unanimously resolved to recommend Bharat Ratna to former Prime Minister Dr. Manmohan Singh who passed away recently.

A resolution moved by Chief Minister A. Revanth Reddy was unanimously adopted by the Assembly to confer India's highest civilian honour on Dr. Manmohan Singh.

The special session of the Assembly paid tributes to the former Prime Minister, expressing condolences over his demise and acknowledging his invaluable contributions to the nation's progress and the formation of the state of Telangana.

The Assembly approved a proposal to install a statue of Dr. Manmohan Singh in Hyderabad to commemorate him as a great leader who fulfilled the 60-year aspirations of the Telangana people.

The Assembly expressed deep condolences to Dr. Manmohan Singh's family, recognizing him as an internationally acclaimed economist who served the country in various capacities, including Chief Economic Advisor, RBI Governor, Deputy Chairperson of the Planning Commission, Finance Minister, and Prime Minister. It noted that his tenure as Finance



Minister (1991-1996) marked a turning point in India's economic history, with key reforms in liberalisation, privatisation, and globalisation.

As Prime Minister (2004-2014), he initiated transformative social programs such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), the Right to Information Act, the National Rural Health Mission, and the Aadhaar program. He introduced significant amendments to the Land Acquisition Act in 2013 to protect displaced individuals and revised the Forest Rights Act in 2006 to support tribal communities.

The Assembly also took note of the fact that Dr. Manmohan Singh was instrumental in the creation of Telangana state. During his tenure as Prime Minister, the Andhra Pradesh

Reorganisation Act of 2014 was passed in Parliament, fulfilling a decades-long aspiration of the people.

Chief Minister Revanth Reddy said that Telangana owes a debt of gratitude to Dr. Manmohan Singh for his pivotal role in the state's formation.

He highlighted the late former Prime Minister's vision and leadership in elevating India's global stature, emphasising the importance of honoring him as a guiding figure for future generations.

Members cutting across party lines paid rich tributes to Manmohan Singh and recalled his close association with Telangana.

Main opposition Bharat Rashtra Samithi (BRS) fully supported the demand for conferring Bharat Ratna on Manmohan Singh. BRS leader K.T.

Rama Rao said they believe that the late leader deserves the highest honour.

The Chief Minister also suggested that a statue of the late Prime Minister be installed in the Financial District in Hyderabad to honour his memory and in recognition of the close association he had with Telangana.

The Chief Minister said installing the statue at a prominent place will enable people to pay tributes to the late leader on his birth and death anniversaries and take inspiration from him.

Terming Manmohan Singh's demise a great loss for the country, Revanth Reddy said his services to the country can never be forgotten.

Revanth Reddy recalled that it was at Mahabubnagar that, as the Prime Minister, he had launched Mahatma Gandhi National Rural Employment Guarantee Scheme for 100 days of assured employment in a year.

KTR recalled that when the son of Telangana P.V. Narsimha Rao was the Prime Minister, he brought Manmohan Singh into the government through lateral entry. Manmohan Singh, who had served in the Reserve Bank of India, was made the finance minister.

Kiren Rijju offers 'Chadar' at Nizamuddin Dargah ahead of Ajmer Sharif visit



NEW DELHI: Ahead of his visit to the Ajmer Sharif Dargah to offer the "Chadar" on behalf of Prime Minister Narendra Modi for the 813th Urs of Khwaja Moinuddin Chishti, Union Minister for Minority Affairs Kiren Rijju visited the Nizamuddin Aulia Dargah in Delhi on Friday to offer his prayers.

The Union Minister was accompanied by the National President of the BJP Minority Morcha, Jamal Siddiqui to offer the chadar at the Dargah. Speaking to reporters, Rijju explained, "Before departing for Ajmer Sharif to offer the chadar that PM Modi has given, I thought it would be good to visit Nizamuddin Dargah first; that's why I came here today. I prayed for everyone, for the future."

Rijju stated that he was going to Ajmer Sharif with PM Modi's message on brotherhood and peace in the country and confirmed that he would offer the chadar from Prime Minister Modi at Ajmer Sharif on Saturday at 11 am.



Falling Indian rupee calls for urgent action

The Indian rupee has recently faced significant depreciation pressures, reaching an all-time low of 85.8075 against the U.S. dollar on December 27, 2024. This decline is attributed to several factors, including sustained foreign portfolio outflows, overstretched stock valuations, and a widening trade deficit. The Reserve Bank of India (RBI) has actively intervened in the foreign exchange market to curb volatility, utilizing the country's forex reserves, which have consequently fallen to a seven-month low of \$644.39 billion as of December 20. The strengthening of the U.S. dollar, bolstered by rising U.S. Treasury yields and expectations of inflationary policies under President Donald Trump's administration, has further exacerbated the rupee's depreciation. Additionally, concerns over India's economic growth, reflected in faltering consumption and hesitant investments, have intensified the currency's downward trajectory. While a depreciating rupee can enhance export competitiveness, it also poses risks such as imported inflation, particularly for essential commodities like crude oil and edible oils. The RBI's interventions, though effective in providing short-term relief, are not sustainable long-term solutions, especially given the finite nature of forex reserves. Policymakers must address underlying economic challenges to bolster the rupee's stability. This includes implementing structural reforms to stimulate domestic consumption and investment, thereby reducing reliance on foreign capital inflows. Furthermore, clear communication regarding India's stance on currency matters is essential to maintain investor confidence and mitigate speculative attacks on the rupee. To sum it up, while external factors have undeniably impacted the rupee's value, strengthening domestic economic fundamentals remains crucial. A multifaceted approach, combining prudent fiscal policies with strategic market interventions, is imperative to navigate the complexities of the global financial landscape and ensure the rupee's resilience in 2025 and beyond. It's high time the government took the rupee depreciation seriously and acted decisively, as nothing concrete has been done so far.

LETTERBOX

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SHASHANK REDDY & SHRUTI MITTAL EXPLAIN HOW PHONEPE AND GOOGLE PAY ARE HINDERING UPI'S DUOPOLY

Market flaws in UPI's growth



(WHO FCTC), to which India is a signatory, recommends that all tobacco products be taxed comparably to prevent substitution between them. Concerns from the tobacco industry about increased illicit trade due to higher taxes are unfounded. Evidence, including from India, shows

Over the past seven years, since the introduction of the Goods and Services Tax (GST), there have been no significant increases in GST rates on harmful products such as tobacco and sugar-sweetened beverages, except for two minor hikes in National Calamity Contingent Duties (NCCD) on tobacco. This has made these products more affordable, undermining efforts to curb their consumption. In this context, the proposal by the Group of Ministers (GoM) to raise the highest GST tier on tobacco and sugar-sweetened beverages from 28% to 35% is a welcome step. However, further tax reforms are essential to effectively tackle the public health and fiscal challenges associated with these products.

India is the second-largest consumer of tobacco globally, with 28.6% of adults above 15 years and 8.5% of students aged 13 to 15 years using tobacco in some form. Tobacco is a leading risk factor for non-communicable diseases (NCDs) and causes over 3,500 daily deaths in India. In 2017, the annual economic burden of tobacco use and second-hand smoke was estimated at 2,340 billion, or 1.4% of GDP — far exceeding the 538 billion collected annually in tobacco tax revenue.

The proposed GST hike to 35% is expected to reduce tobacco consumption and boost tax revenues. Preliminary estimates suggest the 35% rate would lead to a 5.5% price increase, a 5% drop in consumption, and an 18.6% revenue rise for beedis. For cigarettes, prices would increase by 3.9%, consumption decline by 1.3%, and revenue grow by 6.4%. Smokeless tobacco prices would rise by 3%, consumption drop by 2.7%, and revenue increase by 1.9%. Over-

all, this could generate an additional 43 billion annually, provided the industry does not "over-shift" the tax burden, which can result in excess profits at the expense of government revenue and public health.

The GoM's recommendation to raise GST rates to 35% is a positive step but falls short of the 40% peak rate allowed under GST law. A 40% rate would have a greater impact, leading to sharper price increases, larger consumption reductions, and an additional 72 billion in revenue. It would also lower the risk of the industry over-shifting the tax burden. Currently, the tax burden on tobacco products is uneven, with taxes accounting for only 22% of the retail price of beedis, while it accounts for 49.5% for cigarettes and 64% for smokeless tobacco. The 35% GST rate would narrow this gap slightly, raising their respective tax shares to 26%, 51%, and 65%, but a 40% rate could reduce this disparity further. The World Health Organization Framework Convention on Tobacco Control

that tax hikes have minimal impact on illicit trade. Instead, factors such as tax administration quality, regulatory frameworks, government commitment, governance strength, social acceptance, and informal distribution networks play a far more significant role in determining the scale of illicit markets.

Balancing GST and excise taxes

Another key issue is the reliance on GST, a purely ad valorem tax, to regulate tobacco consumption. Ad valorem taxes are less effective than specific excise taxes in curbing tobacco use as they are tied to product prices, which the industry can manipulate. Since the introduction of GST, the share of excise taxes in total tobacco taxation has declined, reducing the tax system's effectiveness in discouraging tobacco use. Many countries with GST or value-added tax (VAT) supplement these with specific excise duties on harmful products such as tobacco. India should consider raising excise taxes alongside the GST revision

for a stronger and more comprehensive taxation framework.

While much of the public discourse has focused on tobacco, the proposed GST hike on sugar-sweetened beverages is equally significant. Excessive consumption of sugar-sweetened beverages is a major contributor to obesity, diabetes, and other NCDs. Increasing the GST rate to 35% could discourage consumption and align with India's broader public health goals. However, the government should also consider introducing additional health-focused levies, such as a specific excise tax on sugar-sweetened beverages, to further strengthen the tax framework.

Key considerations for GST Council

As the GST Council considers the GoM's recommendations, it should use this opportunity to reform the taxation of harmful products. Raising GST rates to 40% for tobacco and sugar-sweetened beverages would enhance public health benefits while aligning with the peak rate under GST law. Pairing this with higher excise taxes would create a mixed tax structure, proven more effective at reducing consumption than relying predominantly on ad valorem taxes. Reducing the discrepancy in tax burden between beedis, cigarettes, and smokeless tobacco is also crucial to discourage substitution and follow global best practices. These steps could significantly reduce the health and economic impacts of tobacco and sugar-sweetened beverages while generating vital revenue for development.

Rijo M. John is a health economist and professor at the Rajagiri College of Social Sciences, Kochi, Kerala. Views are personal.



DINESH GUNDU RAO EXPLAINS WHY THE UNION GOVERNMENT MUST HELP STATES TO IMPROVE DRUG QUALITY

The danger of poorly manufactured drugs

Over the last few years, there have been a number of incidents across India involving not of standard quality (NSQ) drugs, the most recent being the deaths of five young mothers in Ballari district, Karnataka, allegedly due to contaminated drugs manufactured by a pharmaceutical company in West Bengal.

Due to the unique nature of India's Drugs and Cosmetics Act, 1940, the pharmaceutical company located in West Bengal can sell its drugs in all States across the country, despite being licensed and inspected only by drug inspectors in the State where its manufacturing facility is located. Since each State is responsible for licensing and inspecting pharmaceutical manufacturing units located within its territory, it means that there is little that States such as Karnataka can do to stop poorly manufactured drugs from other States flooding their pharmacies. Data supports this assertion. Out of the 894 samples randomly tested by our State drug laboratories over the last three years, an overwhelming 601 samples that failed testing were from manufacturers located in States other than Karnataka.

Information sharing is a way out

The only regulatory tool at the disposal of my department to deal with these NSQ drugs manufactured outside Karnataka is to prosecute the pharmaceutical company. But criminal prosecutions take a very long time. During the pendency of the trial, there is nothing that we in Karnataka can do to stop the pharmaceutical company from continuing to manufacture and sell its drugs within Karnataka. As in the law, only the drug inspectors in the home States of these



pharmaceutical companies can take steps to cancel or suspend their manufacturing licences. Given this reality of drug regulatory laws in India, it is imperative that we think of solutions to improve the situation urgently.

A simple and cost-effective measure, which may help improve the quality of drugs across the country, is to promote greater information sharing between the drug control departments of State governments and various public procurement agencies. Currently, there is no way for drug inspectors of the Karnataka Drugs Control Department or the Karnataka State Medical Supplies Corporation Ltd. (KSMSCCL) to verify the antecedents of pharmaceutical manufacturers located outside our State. For example, it would be of great help if all central and State drug testing laboratories made available their test results in a centralised database. This would enable a drug inspector or a procurement official in Karnataka or any other State to track the number of times a pharmaceutical company's drugs have failed testing across the country in any government laboratory. It will become easier for drug inspectors to adopt a risk-based approach

while making enforcement and procurement decisions.

Have a centralised database

Similarly, it would be very helpful if all State drug inspectors made available inspection reports and licensing information for all manufacturers in their respective States in one centralised database. By making available this information in a single database, it will become easier for procurement agencies such as the KSMSCCL to verify the antecedents of pharmaceutical companies before purchasing drugs from them and avoid scenarios such as the recent scandal in Maharashtra where dubious suppliers sold spurious antibiotics to a public hospital. Such a database will also help procurement officers to understand the quality of inspections across States and prioritise manufacturers from States with a reputation for conducting more rigorous inspections of their manufacturing units. In the absence of such a verifiable database, most procurement agencies have to just take the word of pharmaceutical companies submitting tenders. The KSMSCCL does not have an independent way to validate the claims of pharmaceutical companies located outside Karnataka when making public procurement decisions. This impacts public health.

Apart from inspection and test reports, it would also help if the Union Ministry of Health could create a central register which records all pharmaceutical manufacturers blacklisted by different procurement agencies for supplying NSQ drugs. This would be

very helpful in weeding out the bad players from the market and improving the quality of drugs available in public hospitals.

Most tenders require pharmaceutical companies to disclose if they have been blacklisted by any entity. But, currently, there is no way for procurement officers to verify the authenticity of this information independently.

States and legal powers

A third simple reform is to equip individual States with the legal powers to block manufacturers from outside the State to continue selling drugs within their State, while they are under investigation for the sale of drugs that may have caused deaths or other serious adverse events to patients within the State. State drug controllers should have the power to bar pharmaceutical manufacturers, located out of State, from selling their drugs within their State until the manufacturer is able to demonstrate that it has rectified the problems that led to the manufacture of NSQ drugs.

However, since the Drugs and Cosmetics Act, 1940 is central legislation, there is little that an individual State such as Karnataka can do to amend the law or its enforcement in other states. The initiative for legislative reform must come from the Union Health Ministry. Karnataka will be happy to support any reforms that will help improve the quality of drugs in Karnataka and across the country.

I will shortly write a letter to the Union Health Minister, J.P. Nadda, to address this critical issue.

Dinesh Gundu Rao is Health Minister, Karnataka. Views are personal.



BOOKS: REVIEW

New book tells unflinching tale of the Gujarat riots

Zara Chowdhary's *The Lucky Ones* is a profound and haunting memoir that takes readers into the heart of one of the darkest chapters in modern Indian history — the 2002 Gujarat riots. At the age of 16, Chowdhary's life was irrevocably changed by the violence that engulfed her state, and in this gripping narrative, she shares a deeply personal account of survival, loss, and resilience. Now a teacher at the University of Wisconsin, Chowdhary's story is both a poignant reflection on personal trauma and a broader commentary on the socio-political forces that continue to shape India.

The memoir begins with the fateful event that catalyzed the riots: the Godhra train fire, which killed over 50 Hindu kar sevaks returning from Ayodhya. This incident sparked a wave of targeted violence against Muslims across

Gujarat, leaving over 2,000 people dead (though official figures remain disputed) and displacing more than 50,000. Chowdhary recounts these events with unflinching clarity, painting a vivid picture of the fear and chaos that consumed her community.

From the initial days of curfews and panic to the harrowing violence that followed, Chowdhary vividly recounts her family's experience as they huddled together in their flat at Jasmine Apartments in Ahmedabad. In a particularly striking moment, an elderly neighbor, Mrs. Pant, shields the family when police officers come knocking, exemplifying rare acts of humanity amidst the madness.

What sets *The Lucky Ones* apart from other works on the Gujarat riots, such as Revati Laul's *The Anatomy of Hate* or Manoj Mitta's *The Fiction of Fact-Finding*, is its deeply

personal lens. While those books explore the structural and political dimensions of the violence, Chowdhary's narrative focuses on the emotional toll of the riots. She does not shy away from recounting the horrors of the Gulbarg Society massacre, where Congress leader Ehsan Jafri was killed, or the unspeakable violence faced by survivors like Bilkis Bano. At the same time, she weaves these tragedies into a broader exploration of India's fraught political history, particularly the rise of right-wing ideologies and their impact on democracy.

Intertwined with the larger narrative of communal violence is the story of a teenager coming of age amidst turmoil. Chowdhary candidly discusses her growing awareness of her parents' strained relationship, a subplot that adds depth to the memoir. Her father, a principled government servant,



The Lucky Ones by Zara Chowdhary
Context/Westland Books, 324 pages Rs699.

faced frequent punishment postings due to his uncompromising ethics, creating a family dynamic filled with both love and tension.

Amidst the darkness, *The Lucky Ones* also captures moments of unexpected beauty. Chowdhary's love for Sanskrit, a language she studied for three years, shines through in her description of its fluidity and otherworldly quality. These reflections serve as a poignant reminder of the cultural richness that endures even in times of strife.

What makes *The Lucky Ones* so compelling is its lack of bitterness. Despite the unspeakable horrors she witnessed, Chowdhary writes with grace and humanity, focusing on the strength and resilience of those

who survived. The title itself is a testament to this outlook: while much was taken from her, Chowdhary considers herself among the "lucky ones" for having survived and for finding the strength to share her story.

Chowdhary's prose is unflinching yet deeply empathetic, balancing raw emotional honesty with measured reflection. Her ability to intertwine personal and political narratives makes *The Lucky Ones* both an intimate memoir and a crucial historical document. It not only recounts the events of 2002 but also forces readers to confront the ongoing implications of communal violence and political polarization in India.

In conclusion, *The Lucky Ones* is a must-read for anyone seeking to understand the human cost of the Gujarat riots. Zara Chowdhary's story is one of survival, but it is also a powerful call for empathy and remembrance. Through her words, the voices of those who suffered and survived echo loudly, urging us to never forget and to work toward a more inclusive future.

DIFFICULT ROADS
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TO BEAUTIFUL
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THE FINANCIAL WORLD

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India-EU Trade Agreement Set for Implementation in 2025: Piyush Goyal

NEW DELHI: India's landmark trade agreement with the European Free Trade Association (EFTA) is on track for implementation by the end of 2025, according to Commerce and Industry Minister Piyush Goyal.

The Trade and Economic Partnership Agreement (TEPA), signed on March 10, 2024, between India and the four EFTA nations - Iceland, Liechtenstein, Norway, and Switzerland - represents a significant milestone in international trade relations.

The agreement has already gained substantial momentum in its ratification process, with the Swiss Council of States recently approving the pact.

The next crucial step involves approval from Switzerland's National Council, reflecting what Minister Goyal describes as 'overwhelming support in political circles' for the partnership.

The minister indicated that the agreement is expected to enter into force by autumn 2025.



Minister Piyush Goyal speaking at a podium during a press conference.

A cornerstone of the agreement is EFTA's unprecedented USD 100 billion investment commitment to India, structured over a 15-year period.

The investment will be delivered in two phases: USD 50 billion within the first decade of implementation, followed by an additional USD 50 billion in the subsequent five years.

This investment is projected to create one million direct jobs in India, marking the first such commitment in India's trade agreement history.

The agreement provides significant benefits for Indian consumers, who will gain access to premium Swiss products at reduced prices.

Items such as watches, chocolates, biscuits, and clocks will see their customs duties gradually eliminated over a ten-year period.

Notably, the agreement includes a safeguard mechanism allowing India to suspend duty concessions if the promised investments fail to materialise.

The implementation timeline reflects the complex ratification processes required across different jurisdictions.

While India's approval process involves Cabinet authorisation, EFTA member states must secure parliamentary approval.

Meanwhile, Minister Goyal has maintained active engagement in trade negotiations with other partners, including recent discussions with the UK's new trade minister and the European Union's Trade Commissioner Maros Sefcovic.

Minister Goyal emphasised India's commitment to protecting national interests in all trade negotiations, stating that agreements must be 'equitable, fair and balanced' to receive India's approval.

India's Employment Grows by 36% In Last 10 Years : Labour Ministry

NEW DELHI: Union Labour Minister Mansukh Mandaviya announced on Thursday that overall employment in the country surged by 36 percent, rising from 47.15 crore in 2014-15 to 64.33 crore in 2023-24.

According to the Reserve Bank of India's KLEMS database released in July, employment growth across agriculture, manufacturing, and services sectors showed marked improvement under the NDA administration compared to the United Progressive Alliance (UPA) era.

The KLEMS dataset, which encompasses both public and private sectors, reveals that job creation during the UPA's decade in power (2004-2014) was limited to 2.9 crore positions, while the current government reports creating 4.9 crore jobs in 2023-24 alone. Sectoral analysis presents a striking contrast between the two administrations. Agriculture employment, which declined by 16 percent under the



Minister Mansukh Mandaviya speaking at a podium.

UPA government (2004-2014), witnessed a 19 percent growth during the Modi government's tenure (2014-2023).

The manufacturing sector demonstrated similar trends, with 15 percent growth under the current administration compared to 6 percent during the UPA period. The services sector emerged as the strongest performer, achieving 36 percent growth between 2014 and 2023, surpassing the previous decade's performance by 11 percentage points. Ministry data indicates significant improvements in key employment metrics, with the unemployment rate report-

edly declining from 6 percent in 2017-18 to 3.2 percent in 2023-24.

The employment rate, or worker population ratio, showed substantial growth from 46.8 percent to 58.2 percent during the same period, while the labour force participation rate increased from 49.8 percent to 60.1 percent. Youth employment statistics also reflect positive trends, with the employability of graduates rising from 33.95 percent in 2013 to 54.81 percent in 2024, according to the India Skill Report.

The youth employment rate increased from 31.4 percent to 41.7 percent between 2017-18 and 2023-24, while youth unemployment decreased from 17.8 percent to 10.2 percent.

Further substantiating these trends, over 4.7 crore young individuals aged 18 to 28 years have enrolled in the Employees' Provident Fund Organisation between September 2017 and September 2024.

BRGIL coming out with Rs 85.21 cr IPO



DOMINICK RODRIGUES
Mumbai

B R Goyal Infrastructure Limited (BRGIL) is coming out with its Initial Public Offering (IPO) of 63,12,000 equity shares priced at Rs 128 to Rs 135 per share - aggregating to Rs 85.21 crores - which will open on January 9, 2025 and close on January 9, 2025.

The net proceeds from the IPO will be utilized for funding capital expenditure requirements, working capital requirements, expenditure for inorganic growth through acquisitions, other strategic initiatives and general corporate purposes.

BRGIL specializes in road construction and infrastructure projects as EPC contractors and construction service providers through management of all project phases from design and engineering to procurement and site execution.

BRGIL's diverse portfolio includes asphaltic and concrete roads, buildings, bridges and civil works. The company is involved in wind power generation, ready-mix concrete manufacturing and Toll Collection Contracts, besides holding a diverse portfolio of government projects and strategic joint ventures.

Brij Kishore Goyal, Chairman and Managing Director, (BRGIL), said that managing working capital effectively has been one of the key challenges to the Company's growth and the IPO funds would not only help overcome this hurdle, but also be strategically allocated towards capital expenditures, acquisitions and other growth-oriented initiatives.

"These investments will enable us to embark on a transformative new phase of growth and expansion," he said, adding that the Company presently has an orderbook of Rs 900 crores.

In FY24, the Company achieved a Revenue of Rs 58,875.91 lakhs, EDITDA of Rs 3,245.58 lakhs and PAT of Rs 2,187.75 lakhs.

Ambuja Cements-Adani Merger Receives No Objection Letter from Stock Exchanges



MUMBAI: Ambuja Cements Ltd has received an observation letter with 'no objection' from the National Stock Exchange (NSE) and 'no adverse observations' from Bombay Stock Exchange (BSE) with regards to merger with Adani Cementation Ltd.

The proposal for a merger between Adani Cementation and Ambuja Cements had received approval from the board in June 2024. According to the stock exchange circular on January 1, "The Scheme remains subject to various statutory and regulatory approvals and of the respective shareholders and creditors (where applicable) of the companies involved in the scheme."

EPEC India Proposes Faceless GST Audit to Empower MSMEs

NEW DELHI: In line with the successful implementation of faceless assessments by the Income Tax Department, EPEC India (Engineering Export Promotion Council of India) has urged the government to introduce a faceless GST audit system aimed at empowering the MSME sector.

The proposal, part of EPEC India's pre-budget recommendations, highlights the transformative potential of leveraging technology to streamline compliance and reduce costs for smaller businesses.

Pankaj Chadha, Chairman of EPEC India, emphasised the benefits of the proposed system.

"The faceless GST audit system, by using technology and ensuring anonymity, will reduce compliance costs. A faceless system will streamline procedures, allowing MSMEs to focus on growth and innovation," he said. The move reflects a growing trend toward adopting digital frameworks to enhance transparency and efficiency in governance. By implementing a faceless GST audit, the government could provide much-needed relief to MSMEs, a sector that contributes significantly to India's economic growth and exports but often struggles with complex regulatory requirements.



EPEC India has also called for an amnesty scheme to address issues under the Reverse Charge Mechanism (RCM), particularly for exporters. The organisation pointed out challenges such as foreign bank

charges and services, which are often billed without clear communication to exporters. As these issues stem from genuine compliance concerns rather than fraudulent intent, EPEC India recommends they fall under Section 73, which deals with non-fraudulent cases. "Exporters should be granted relief under the amnesty scheme, even if Show Cause Notices (SCNs) are issued under Section 74," said Chadha. He noted that several EPEC members have reported receiving SCNs related to RCM liabilities, underscoring the urgent need for a fair resolution mechanism.

This remarkable growth is attributed to sustained investments in digital infrastructure and supportive policy frameworks that have strengthened India's position as a global leader in digitally delivered services. The country's digital service exports have demonstrated extraordinary growth over the past two decades, escalating from USD 30 billion in 2005 to a substantial USD 257 billion in 2023. The sector experienced particularly robust growth between 2010 and 2014, when exports quadrupled from USD 20 billion to USD 80 billion, maintaining steady growth to reach USD 191 billion by 2019 before the pandemic. The COVID-19 pandemic, rather than hindering progress, served as a catalyst for the sector's expansion, with exports nearly doubling from pre-pandemic levels by 2023. This growth trajectory reflects the remarkable resilience and adaptability of India's digital services industry, supported by the country's large pool of skilled IT professionals, competitive pricing, and favorable business environment.

Digital Infrastructure Services Push Exports by 22%, hits USD 34 Billion in Oct 2024



NEW DELHI: India's services exports achieved a historic milestone in October 2024, reaching an unprecedented USD 34.31 billion, marking a 22.3 percent increase from the same month last year, according to commerce ministry officials.

This remarkable growth is attributed to sustained investments in digital infrastructure and supportive policy frameworks that have strengthened India's position as a global leader in digitally delivered services. The country's digital service exports have demonstrated extraordinary growth over the past two decades, escalating from USD 30 billion in 2005 to a substantial USD 257 billion in 2023. The sector experienced particularly robust growth between 2010 and 2014, when exports quadrupled from USD 20 billion to USD 80 billion, maintaining steady growth to reach USD 191 billion by 2019 before the pandemic. The COVID-19 pandemic, rather than hindering progress, served as a catalyst for the sector's expansion, with exports nearly doubling from pre-pandemic levels by 2023. This growth trajectory reflects the remarkable resilience and adaptability of India's digital services industry, supported by the country's large pool of skilled IT professionals, competitive pricing, and favorable business environment.

Manish Singhal appointed ASSOCHAM's Secretary General

NEW DELHI: Associated Chambers of Commerce and Industry of India (ASSOCHAM), the country's apex business chamber, said that Manish Singhal, an industry leader with over 35 years of experience in Chamber and Corporate India, today took over as Secretary General.

Singhal had earlier worked as Deputy Secretary General of The Federation of Indian Chambers of Commerce and Industry (FICCI). He also worked with various Indian transnational companies, including Tata Motors, Eicher



(Volvo), Tata Auto Comp Systems, Moser Baer India and BEML to name a few. Manish Singhal succeeds Deepak Sood, who successfully helmed the chamber for the

last five years and has stepped down to pursue other interests. "We thank Deepak for his immense contributions to rebuilding the Chamber, which now boasts a healthy balance sheet and delivers quality," said Sanjay Navar, President of ASSOCHAM.

FY24 REVIEW

Attrition and Employee Turnover in Top Indian Pharmaceutical Companies



DR. ANIL KUMAR ANGRISH

A higher attrition rate is a major concern across industries. Most recently, in the Report on Trend and Progress of Banking in India 2023-24 released by the RBI in December 2024, it was observed that employee attrition rates are high across select private sector banks and Small Finance Banks (SFBs). Attrition rate was about 25 per cent in select cases. It was observed that high attrition and employee turnover rate pose significant operational risks, including disruption in customer services, besides leading to loss of institutional knowledge and increased recruitment costs. Realizing this, technology companies have launched predictive tools to enable companies in different sectors to gain a better understanding of likely attritions and undertake preventive measures for employee turnover.

F. Leigh Branham in his book, 'Keeping the People Who Keep You in Business: 24 Ways to Hang On to Your Most Valuable Talent' mentioned the cost of losing an employee anywhere between 25 per cent to 200 per cent of that employee's salary. Employees' turnover (voluntary or involuntary) has huge costs involved comprising Direct turnover costs such as cost of leaving, replacement costs, and transition costs, and Indirect turnover costs such as loss of production and reduced performance.

Business Responsibility & Sustainability Report (BRSR) of companies must give details on employee turnover rate. BRSR of top pharmaceutical companies in India reflects interesting trends. Among

Table 1: Employee Turnover Rate in Top Pharmaceutical Companies in India

	FY 2023-24			FY 2022-23			FY 2021-22		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Sun Pharma									
Permanent Employees	13.90%	11.29%	13.59%	13.20%	13.90%	13.20%	10.00%	15.70%	10.40%
Permanent Workers	7.11%	2.82%	6.78%	6.20%	2.20%	6.10%	10.30%	10.50%	10.30%
Cipla									
Permanent Employees	16.41%	2.33%	19.37%	2.60%		19.14%	2.55%		
Permanent Workers	4.34%	1.45%	2.50%	-		5.06%	0.56%		
Mankind									
Permanent Employees	18.00%	27.00%	18.00%	22.62%	22.38%	22.63%	19.48%	19.74%	19.49%
Permanent Workers	22.00%	13.00%	21.00%	9.2%	1.85%	8.8%	11.06%	0	10.48%
Alkem									
Permanent Employees	27.7%	25.9%	27.6%	28.2%	30.6%	28.3%	19.7%	29.9%	20.0%
Permanent Workers	10.2%	7.5%	10.1%	10.5%	0	10.4%	8.7%	0	8.6%
Divi's Labs									
Permanent Employees	8.11%	14.64%	9.05%	17.69%	23.70%	18.52%	15.72%	27.90%	17.39%
Permanent Workers	0	0	0	1.72%	0	1.72%	0	0	0
Lupin									
Permanent Employees	18.36%	22.50%	19.00%	24.31%	27.35%	24.47%	-	-	-
Permanent Workers	8.00%	8.00%	8.00%	12.4%	0	12.21%	-	-	-
Torrent									
Permanent Employees	15.8%	26.0%	16.6%	10.9%	25.2%	12.2%	10.8%	24.4%	12.0%
Permanent Workers	2.4%	12.5%	3.0%	0.5%	0.0%	0.5%	0.0%	0.0%	0.0%
DRL*									
Permanent Employees	18.2%	19.0%	18.4%	21.1%	19.2%	20.8%	20.5%	21.4%	20.6%
Permanent Workers	8.0%	34.1%	9.7%	23.6%	44.7%	24.9%	21.8%	28.6%	22.2%
Zydus Lifesciences									
Permanent Employees	20.0%	21.0%	20.0%	22.0%	23.0%	22.0%	25.0%	21.0%	24.0%
Permanent Workers	18.0%	12.0%	18.0%	26.0%	13.0%	24.0%	18.0%	14.0%	17.0%
Aurobindo									
Permanent Employees	15.0%	28.0%	16.0%	19.0%	19.0%	19.0%	17.0%	15.0%	17.0%
Permanent Workers	-	-	-	-	-	-	-	-	-

Source: Annual Report 2023-24 of respective pharmaceutical companies
*Besides employees and workers, the company has another column - 'Others', and total column gives weightage to that too
Note: For FY 2022-23, turnover rate was given for the previous year, and for FY 2021-22, turnover rate in the year prior to previous Financial Year was reported by Torrent Pharma, Dr. Reddy's Laboratories, and Zydus Lifesciences.



major Indian pharmaceutical companies, Employee Turnover Rate was the highest in case of Alkem Labs at 27.6% among permanent employees in FY 2023-24 and it was the lowest in case of Divi's Labs at 9.05% among permanent employees in FY 2023-24. For FY 2023-24, employee turnover rate among permanent employees was also higher for Zydus Lifesciences (20.0%), Lupin (19.0%), followed by Dr. Reddy's Labs (18.4%), Mankind (18.0%), Torrent Pharma (16.6%), Aurobindo Pharma (16.0%), and Sun Pharma (13.59%). Cipla Limited reported Total Permanent Employee and Worker Turnover Rate of 18.6% for FY 2023-24.

Employee Turnover Rate regarding Permanent Employees has gone up for Sun Pharma, Alkem Labs and Torrent Pharma from 10.40% to 13.59%, 20.0% to 27.6%, and 12.0% to 16.6% respectively during three-year period from FY 2021-22 to FY 2023-24. Divi's Labs has shown significant progress in a short span of time as Employee Turnover Rate went down to 9.05% in FY 2023-24 from a high of 18.52% in FY 2022-23.

Improvement has been observed in case of Lupin as

Employee Turnover Rate for Permanent Employees of the company went down from 24.47% in FY 2022-23 to 19.00% in FY 2023-24 followed by Zydus Lifesciences (from 24.0% to 20.0%), Cipla (from 21.70% to 18.74%), Dr. Reddy's Labs (from 20.6% to 18.4%), Mankind Pharma (from 19.49% to 18.00%) and Aurobindo Pharma (from 17.0% to 16.0%) during three-year period from FY 2021-22 to FY 2023-24.

From FY 2021-22 to FY 2023-24, Employee Turnover rate of permanent employees was higher than employee turnover rate of permanent workers in top pharmaceutical companies in India. Higher employee turnover rate of 10.30% was found among male permanent workers in Sun Pharma for FY 2021-22 which has declined to 7.11% in FY 2023-24. In last three years, a higher employee turnover rate of 22.0% among male permanent workers as compared to 18.0% for permanent employees was found in case of Mankind Pharma for FY 2023-24. For Zydus Lifesciences, a higher employee turnover rate of 26.0% among male permanent workers was

found as compared to 22.0% for permanent employees. For Dr. Reddy's Laboratories, a higher employee turnover rate was observed among permanent workers (male as well as female) as compared to permanent employees in FY 2021-22 as well as in FY 2022-23. In FY 2023-24, employee turnover rate has gone down to just 8.0% among male permanent workers but remained high at 34.1% among female permanent workers in DRL.

Among Permanent Employees (Female), employee turnover rate was the lowest for Cipla, i.e., 2.33% in FY 2023-24 as compared to 2.60% in FY 2022-23. Employee Turnover rate for Permanent Employees (Female) was the highest at 28.0% in Aurobindo Pharma for FY 2023-24 followed by 27.0% in Mankind Pharma, Torrent Pharma (26.0%), Alkem Labs (25.9%), Lupin (22.50%), Zydus Lifesciences (21.0%), DRL (19.0%), Divi's Labs (14.64%) and Sun Pharma (11.29%).

Sun Pharma could curtail Permanent Employees (Female) employee turnover rate from 15.70% in FY 2021-22 to 11.29% in FY 2023-24. In contrast to this, there was visible deterioration on this count for

Mankind Pharma as the employee turnover rate has gone up from 19.74% in FY 2021-22 to 27.0% in FY 2023-24.

Most of these pharmaceutical companies have reported that these companies are making efforts to contain employee turnover rate, e.g., Sun Pharma reported that multiple channels of communication with employees include employee focused web portal, e-mail, employee engagement surveys, and town-halls. Further, it has recognized that employee well-being and satisfaction is an integral part of the company's growth strategy. Key areas of interest for employees comprise Learning and Development, Professional Growth, Well-being initiatives, Employee recognition, Fair remuneration, and Work-life balance. On employee engagement and frequency, Cipla reported that it is continuous (one-to-one manager interaction, grievance redressal mechanism), Periodic (trainings, skip level meetings, webinars), Quarterly (townhalls), and Annual (awards and appraisals, and employee engagement surveys). Intra-company and inter-company comparison of measures undertaken and effectiveness of those measures can offer valuable insights for remedial action. It was not without reason that Cognizant made headlines in November 2024 when the CEO declared that 'the mojo of the company is back' as 13,000 associates who had earlier worked with the company, wanted to come back.

Dr. Anil Kumar Angrish - Associate Professor (Finance and Accounting), Department of Pharmaceutical Management, NIPER S.A.S. Nagar (Mohali), DISCLAIMER: Views are personal and do not represent the views of the Institute.

Indian Stock Market Slides as Investors Remain Cautious In New Year

MUMBAI: After a bumper start to the New Year, the Indian stock market's upward trend came to a halt on Friday amid mixed global cues as heavy selling was seen in the IT, financial services and pharma sectors.

Sensex ended at 79,223.11, down by 720.60 points or 0.90 per cent and Nifty settled at 24,004.75 down by 183.90 points or 0.76 per cent.

Nifty Bank ended at 50,988.8, down by 616.75 points, or 1.20 per cent. The Nifty Midcap 100 index closed at 57,931.05 after declining 177.15 points, or 0.30 per cent, while the Nifty Smallcap 100 index closed at 19,033.70 after declining 46.65 points, or 0.24 per cent.

According to market experts, the Indian stock market experienced a significant downturn which was primarily



driven by losses in key sectors such as IT, pharmaceuticals, healthcare and banking.

"Despite earlier optimism regarding potential earnings growth for the upcoming quarter, recent economic indicators have dampened expectations, contributing to the market's volatility as investors remain cautious heading into the New Year," they added.

On the Bombay Stock Ex-

change (BSE), 2,115 shares ended in green and 1,871 shares in red, whereas there was no change in 117 shares.

On the sectoral front, buying was seen in PSU Bank, FMCG, Metal, Media, Energy and Commodities sectors.

In the Sensex pack, Zomato, HDFC Bank, Tech Mahindra, TCS, ICICI Bank, Sun Pharma, HCL Tech, ITC, L&T, M&M and Bharti Airtel were the top

losers. Whereas, Tata Motors, Titan, Nestle India, Hindustan Unilever, Maruti Suzuki, NTPC, IndusInd Bank and Tata Steel were the top gainers.

FIIIs bought equities worth Rs 1,506.75 crore on January 2 and domestic institutional investors bought equities worth Rs 22.14 crore on the same day.

Rupak De from LKP Securities, Nifty was unable to break above the 50 EMA on the daily timeframe, resulting in a market correction.

"However, sentiment remains positive as the index closed above 24,000. The RSI shows a bullish crossover. On the upside, the index may rise towards 24,200-24,220, with a break above 24,220 potentially pushing it to 24,500. Conversely, a decisive move below 24,000 could lead the index towards 23,700," he added.

India's GST Revenue Reaches Rs 1.77 Lakh Crore in December



NEW DELHI: The Finance Ministry reported on Wednesday that India's gross Goods and Services Tax (GST) collections for December 2024 reached Rs 1.77 lakh crore, marking a 7.3 percent increase compared to the previous year.

This achievement maintains the streak of collections remaining above Rs 1.7 lakh crore for the tenth consecutive month, demonstrating sustained revenue performance.

Despite this milestone, December witnessed the slowest pace of year-on-year growth

while import-related collections amounted to Rs 3.96 lakh crore, increasing by 6 percent. December specifically showed domestic collections growth of 8.4 percent, while import-related collections grew by just 3.9 percent. The slower-than-anticipated growth has prompted discussions about potential policy interventions in the upcoming 2025-26 Budget.

PwC India partner Pratik Jain suggests that GST rate rationalisation, currently under consideration by the GST council, could be one approach to stimulate consumption in the economy. A significant increase in refund disbursements was observed in December, rising by 45.3 percent year-on-year to Rs 22,490 crore.

This led to net collections of Rs 1.54 lakh crore, representing a modest 3.3 percent growth

Indian banks to see range-bound 12.5% credit growth in 2024-25: HSBC



NEW DELHI: Credit growth of Indian banks are expected to witness a range-bound 12.5 per cent growth in the current financial year 2025, HSBC Global Research said in a report, attaching a rider that slowdown in GDP growth remains a downside risk.

HSBC Securities and Capital Markets (India) Private Limited, in the report dated January 2, said it expects 2024-25 credit growth to remain range-bound. "Multiple headwinds like tight liquidity conditions, muted growth in deposits, GDP slowdown and high loan-to-deposit ratio remain key risks to credit growth," HSBC said.

Retail loan growth increased in November 2024, driven by unsecured personal loans, home loans and sustained growth in gold loans. There has been some reprieve in credit to NBFCs too.

In November 2024, non-food credit grew by 12.2 per cent year-on-year and 1.3 per cent month-on-month compared to 12 per cent year-on-year and 0.7 per cent month-on-month in October 2024.

Retail loans grew by 13.3 per cent year-on-year and 1.5 per cent month-on-month, MSME loans by 13.8 per cent year-on-year and 0.7 per cent month-on-month and corporate loans by 9.6 per cent year-on-year and 1.5 per cent month-on-month in November 2024.

There was a broad-based growth pick-up across most major retail loan segments, the report asserted.

Home loans grew by 12.2 per cent year-on-year and 1.3 per cent month-on-month (0.9 per cent in October 2024). Growth in the home loan segment should remain stable driven by healthy demand for residential housing, the HSBC report said.

Vehicle loans declined by 1.8 per cent month-on-month in November, largely impacted by muted vehicle sales. Gold loans increased by 6.7 per cent month-on-month and contributed to 12 per cent of incremental retail loans in November 2024. "In our view, slowdown in micro-finance loans has increased the demand for gold loans as an alternate source of borrowings," the report argued.

Federal Bank Transforms Corporate Banking Landscape with FedOne



MUMBAI: Federal Bank, one of India's leading private sector banks has taken a step forward in its digital transformation journey with the successful launch of FedOne. The bank has implemented Nucleus Software's cutting-edge transaction banking platform FinnAxia. This partnership signifies a transformative moment in modernizing Federal Bank's corporate banking services, focusing on delivering exceptional value to corporate and SME customers. The implementation of this advanced transaction banking platform was achieved after an intensive 10-month collaboration, highlighting both organizations' commitment to operational excellence and innovation. By implementing this transaction banking platform, Federal Bank is poised to capitalize on emerging business opportunities while establishing itself as a market leader in providing swift, reliable, and innovative financial solutions to its clients. "At Federal Bank, we recognize that the future of banking is digital and customer-centric. The successful implementation of FedOne developed in collaboration with Nucleus Software's FinnAxia, not only strengthens our corporate banking capabilities but also reinforces our commitment to delivering hyper personalized solutions that meet the evolving needs of our clients.

FISME Pushes for Financial Reforms to Support MSME Growth

NEW DELHI: Leading industry associations representing India's micro, small, and medium enterprises (MSMEs) have submitted comprehensive budget recommendations focusing on regulatory relief and improved financial access.

The proposals aim to address key challenges facing the sector, which plays a crucial role in the nation's economy. The India SME Forum, representing over 98,200 MSMEs, has proposed exempting businesses with turnovers below Rs 5 crore from routine audits and inspections, reserving such oversight for cases with significant discrepancies.

The organisation also advocates for a more lenient approach to compliance, including a formal error-forgiveness program for minor GST-related infractions and simplified processes for reinstating canceled



GST registrations.

To streamline payment systems, industry bodies have recommended integrating the Trade Receivables Discounting System (TReDS) with the GST framework and Government e-Marketplace (GeM) portal.

This integration would enable automatic flagging of unpaid invoices on buyers' GST portals after payment deadlines expire, following recommendations from the Standing Committee

on Finance led by Jayant Sinha.

The Federation of Indian Micro and Small & Medium Enterprises (FISME) has highlighted critical concerns regarding the Special Mention Account (SMA) framework, noting that the current system often leads to business closures rather than revival.

The organisation emphasises the need for comprehensive guidelines focused on rehabilitating struggling enterprises

rather than merely identifying stressed accounts.

FISME has also proposed reforms in banking practices, suggesting a shift toward need-based financing that incorporates cash flow analysis.

The organisation advocates for reduced collateral requirements for MSMEs demonstrating consistent financial responsibility, arguing that this would enable businesses to reinvest in growth while maintaining fiscal discipline.

The recommendations come at a significant moment as India's services exports surpass merchandise exports for the first time. With MSMEs contributing approximately 50 percent of goods exports, FISME has urged the EXIM Bank to revise its lending criteria, particularly the requirement that exports must constitute more than 10 percent of total sales.

India's Q2 Growth Slows to 5.4% Ahead of Union Budget 2025-26



NEW DELHI: India's economic growth decelerated to an unexpected 5.4 per cent in the second quarter of FY25, sparking discussions among economists about the need for targeted reforms in the upcoming Union Budget 2025-26.

Key drivers of this slowdown include weak capital formation, subdued consumption, and adverse weather conditions, highlighting vulnerabilities in the nation's economic framework.

This downturn has raised concerns, especially as India seeks to maintain its position as a rapidly growing economy amidst global uncertainties.

The lacklustre growth underscores the urgent need for measures that not only stabilise the economy but also reignite the momentum across critical sectors like consumption and manufacturing. Economists, including Rumki Majumdar, emphasise the importance of prioritizing skill development and employment generation in the forthcoming budget.

"We anticipate the govern-

ment will continue to prioritize and enhance efforts towards skill development and employment generation, maintaining the positive momentum. This would help harness the demographic dividend, drive economic growth from both supply and demand sides, and boost consumption through higher incomes," Majumdar stated. Experts believe the budget should focus on policy initiatives that stimulate domestic demand while addressing structural challenges in manufacturing.

Enhancing public investment in infrastructure and creating a conducive environment for private sector participation could also play a crucial role.

Simultaneously, targeted interventions in rural development and agriculture may be necessary to mitigate the adverse effects of erratic weather patterns. To revive consumer confidence, measures to enhance disposable incomes, such as tax reliefs or social welfare programs, could be instrumental.

CBDT Extends Deadline for Revised ITR to January 15

NEW DELHI: The last date for filing an Income Tax Return (ITR) for the financial year 2023-24 was July 31, and for those who could not, the time was for filing a revised ITR with late fees was December 31, but now, the Central Board of Direct Taxes has extended this deadline to January 15.

As the last date for filing the GST annual return for the finan-



cial year 2023-24 is December 31, GST-registered taxpayers will be required to submit it to

consolidate their annual transactions.

For not filing a GST Annual Return (GSTR-9), a company, with a turnover up to Rs 5 crore, will have to pay a maximum penalty of Rs 50 per day (Rs 25 each under CGST and SGST) or 0.04 per cent of turnover.

A company with a turnover of Rs 5 crore to Rs 20 crore will have to pay a maximum penalty

of Rs 100 per day (Rs 50 each under CGST and SGST), or 0.04 per cent of turnover. Similarly, a company with a turnover of over Rs 20 crore will have to pay a maximum penalty of Rs 200 per day (Rs 100 each under CGST and SGST), or 0.50 per cent of turnover.

A business with a turnover of more than Rs 2 crore will have to file GSTR-9.

Rupee will continue to weaken in the New Year



SATISH SINGH

The fall in the exchange rate of rupee against the dollar is a major obstacle in the path of development. It is necessary to overcome this to ensure smooth development. The Reserve Bank of India is using foreign exchange reserves to prevent the fall in the exchange rate. Since the dollar is the most powerful currency in the world, it is largely through it that trades are conducted across the world.

The rupee witnessed its biggest fall in 2 years during day trading on 27 December 2024 and became one of the worst performing currencies in Asia. The rupee has consistently closed at a weak level at the end of the calendar year against the dollar in the last 7 years. The rupee has fallen by 2.7 percent so far in the year 2024. The rupee weakened to a low of 85.82 and has now come down to 85.54 per dollar, which is the lowest level of the rupee so far. Again, this is the biggest fall in the exchange rate of rupee against the dollar since the global recession of 2008.

Due to the use of foreign exchange reserves to reduce the weakness of the rupee, a decrease of \$ 8.48 billion was recorded in the foreign exchange reserves on 27 December 2024. Last week, on 20 December, \$ 1.99 billion was withdrawn from the foreign exchange reserves. In the month of September, the foreign exchange reserves had increased to the level of \$

704.88 billion. Since then, it has been continuously declining and now it has reached the level of \$ 644.87 billion.

Right now, the level of foreign exchange reserves cannot be considered worrisome, but if the foreign exchange reserves keep decreasing like this, it will not be good for the health of the economy. Decrease in foreign exchange reserves means that investors are not investing in India, which cannot be considered a good sign at all. Usually, as soon as the dollar strengthens, foreign investors turn to the US market in the hope of higher returns and when it weakens, investors again turn to the markets of other countries in the hope of higher returns.

There are some other important reasons for the fall in the value of rupee against the dollar in India, such as, India's trade deficit is constantly increasing. This usually happens due to reduced exports and more imports. Since, India still does not produce all the goods needed and is completely or partially dependent on the import of many products.

Most of the transactions in the international market are done through the US dollar. Therefore, dollars are needed for imports, which directly affects the market and the production of various goods. For example, if an industry is dependent on raw material for production which is not found in India or if an essential product is not available in India, then it is imported to meet the need of the people.

After coming to power, the positive & convincing speech-



es of the US President have increased the confidence of investors in the US market, due to which the dollar has strengthened. Now foreign investors have started investing in US by withdrawing their investments in other countries. Meanwhile, the US Federal Reserve recently hinted at bringing changes in its benchmark interest rate and said that it can cut interest rates twice in 2025. After this announcement, the dollar index reached 108.086, which is the highest level in the last two years. This has also increased the confidence of investors in the dollar.

The fall in the rupee has a direct impact on the cost of imported goods, which includes the raw material or parts for the manufacture of a product in addition to the imported product. For example, if someone had to spend Rs 8300 earlier to buy a product worth \$100, then after the rupee weakened, he or she would have to spend Rs 8,500. Obviously, this will affect both the budget and investment of the common man.

The dollar becoming expensive has a direct impact on the price of crude oil. Since India does not produce enough fuel

to fulfil its requirement, it is dependent on imports to ensure the availability of crude oil. Therefore, when the cost of crude oil increases, the cost of transportation increases, which increases the price of essential items, especially food products, which spoils everyone's household budget.

The cost of those who go abroad for the purpose of studies or tourism also increases due to the weakening of the rupee. The cost of products of businesses that are dependent on imports also increases and the profitability of the company decreases. However, exporters will benefit from the weakening of the rupee. For example, businesses in sectors like IT, pharma, and gems and jewellery will benefit because their businesses export and they get higher prices for their products due to the strengthening of the dollar.

The weakening of the rupee also has a negative impact on the stock market because foreign investors invest in the US dollar instead of the rupee in the hope of higher returns and for this, they withdraw their investments from the Indian market. Investors who have invested in the US

stock market benefit. In this context, to avoid the ill effects of the weakening of the rupee, investors can reduce their losses to some extent by changing their portfolio.

For the past few quarters, the performance of the manufacturing sector in our country has been poor and a decline has been recorded in industrial production. Due to inflation, consumer expenditure has decreased, as it has reduced the purchasing power of the people. This is also likely to have a negative impact on the Gross Domestic Product (GDP). In such a situation, the weakness of the rupee is making the situation even more serious.

It can be said that the benefits of weakening of the rupee are less and the disadvantages are more. Therefore, to take corrective measures in the matter, the Reserve Bank of India will have to make efforts to increase the foreign exchange reserves, which is certainly a challenging task, as India is still dependent on imports to meet many of its needs. At present, the possibility of increasing political and economic instability at the international level cannot be ruled out. There is also a possibility of the Federal Reserve cutting interest rates in the coming months. In such a situation, it is being speculated that by the end of the last quarter of the current financial year, the exchange rate of rupee against the dollar may reach the level of Rs 86 per dollar.

Satish Singh, Ahmedabad Based Senior Columnist, views are personal.

India's Q2 Growth Slows to 5.4% ahead of Union Budget 2025-26

NEW DELHI: India's economic growth decelerated to an unexpected 5.4 per cent in the second quarter of FY25, sparking discussions among economists about the need for targeted reforms in the upcoming Union Budget 2025-26.

Key drivers of this slowdown include weak capital formation, subdued consumption, and adverse weather conditions, highlighting vulnerabilities in the nation's economic framework. This downturn has raised concerns, especially as India seeks to maintain its position as a rapidly growing economy amidst global uncertainties. The lacklustre growth underscores the urgent need for measures that not



only stabilise the economy but also reignite the momentum across critical sectors like consumption and manufacturing.

Economists, including Rumki Majumdar, emphasise the importance of prioritizing skill development and employment generation in the forthcoming budget. "We anticipate the government will continue to prioritize and enhance efforts towards skill development and employment generation, maintaining the positive momen-

Major Regulatory Overhaul Planned to Address Economic Slowdown

NEW DELHI: The Indian government is conducting a comprehensive review of regulations across sectors, aiming to streamline rules and boost economic growth amid signs of slowdown, according to multiple sources with direct knowledge of the matter who requested anonymity.

The initiative comes as part of broader efforts to reduce regulatory burden on businesses, with officials specifically examining the impact of existing regulations and the actions of regulatory bodies on entities under their supervision, reported Livemint. Sources indicate that areas deemed over-regulated will be targeted for reform, though specific sectors and regulations under review have not been disclosed. The government



has maintained silence on these deliberations, with queries sent to the finance ministry, NITI Aayog, and the Prime Minister's Office remaining unanswered.

This regulatory overhaul is expected to feature in Finance Minister Nirmala Sitharaman's upcoming budget presentation for fiscal year 2025-26, scheduled for February 1. The timing of these reforms appears crucial, given India's recent economic indicators. GDP growth decelerated to 5.4 per cent in the September

quarter, marking its slowest pace in seven quarters, compared to 8.1 per cent in the same period last year and 6.7 per cent in the previous quarter. Urban consumption has also shown signs of weakening. The push for deregulation gained additional momentum during Prime Minister Narendra Modi's recent budget consultation with economists, where improving ease of doing business emerged as a key priority. The government aims to create a more dynamic business environment by reducing compliance requirements, with specific measures likely to be announced in the upcoming budget, according to sources familiar with the discussions.

INTERNATIONAL

Israeli strikes kill 50 in Gaza as Netanyahu OKs delegation to talks in Qatar

War has caused widespread destruction and displaced some 90% of Gaza's population of 2.3 million, many of them multiple times.

Israeli airstrikes killed at least 50 people, including several children, across the Gaza Strip, hitting Hamas security officers and an Israeli-declared humanitarian zone.

As the bombardment continued on Thursday and into Friday, Israeli Prime Minister Benjamin Netanyahu's office said he had authorised a delegation from the Mossad intelligence agency, the Shin Bet internal security agency and the military to continue negotiations in Qatar toward a ceasefire deal. Israeli media said the delegation would depart on Friday. There was no immediate Hamas comment. The US-led talks have repeatedly stalled during 15 months of war.

The Israeli strike in the sea-side humanitarian zone known



as Muwasi occurred as hundreds of thousands of displaced Palestinians have been huddling there in damp winter weather. "Everyone was taking shelter in their tents from the cold, and suddenly we found the world turning upside down. Why, and for what?" said Ziyad Abu Jabal, displaced from Gaza City. The early morning strike killed at least 10 people, including three children and two senior Hamas police officers. Israel's military said it targeted a senior police

officer, saying he was involved in gathering intelligence used by Hamas' armed wing in attacks on Israeli forces. Another Israeli strike killed at least eight people in Deir al-Balah in central Gaza. The men were members of local committees that help secure aid convoys, according to Al-Aqsa Martyrs Hospital, which received the bodies. An Associated Press journalist there confirmed the toll. There was no immediate comment from Israel's

military. In southern Gaza, the military killed five policemen in eastern Khan Younis. Israeli government spokesman David Mencer said the strike targeted the head of the Hamas internal security force in southern Gaza. "Where did we find him? Where else, but of course hiding in the humanitarian zone in Khan Younis, where Gazans are sheltering from this war," Mencer said. Israel has repeatedly targeted Gaza's police during the war, contributing to a breakdown of law and order that has made it difficult for humanitarian groups to deliver aid. Israel accuses Hamas of hijacking aid for its own purposes.

The Hamas-run government had a police force numbering in the tens of thousands that maintained a high degree of public security before the war, while also violently suppressing dissent. Now officers have largely vanished from the streets in many areas.

True Statesman, Kind, Dedicated Public Servant: Biden Pays Tribute to Dr Manmohan Singh



WASHINGTON: US President Joe Biden expressed his heartfelt condolences over the passing of Dr. Manmohan Singh, India's former Prime Minister, describing him as a "true statesman," a "kind and humble person," and a "dedicated public servant." Dr. Singh, one of India's most respected economists and the 14th Prime Minister, passed away on Thursday night at the age of 92 at AIIMS in New Delhi. Widely known as the 'Architect of India's Economic Reforms,' he led the Congress-led United Progressive Alliance (UPA) government from 2004 to 2014, leaving an indelible

mark on India's economic and diplomatic trajectory. In a statement issued by the White House, President Biden said, "Jill and I join the people of India in grieving the loss of former Indian Prime Minister Manmohan Singh." Biden emphasized that "the unprecedented level of cooperation between the United States and India today would not have been possible without the Prime Minister's strategic vision and political courage." He credited Dr. Singh for pivotal milestones, including the US-India Civil Nuclear Agreement and the foundation of the Quad,

a strategic partnership between Indo-Pacific allies.

"He was a true statesman, a dedicated public servant, and above all, a kind and humble person," Biden noted, recounting personal meetings with Dr. Singh during Biden's time as Chairman of the Senate Foreign Relations Committee in 2008 and later as Vice President.

"During this difficult time, we recommit to the vision to which Prime Minister Singh dedicated his life. Jill and I send our deepest condolences to former First Lady Gursharan Kaur, their three children, and all the people of India," Biden added. US Secretary of State Antony Blinken also expressed sorrow, calling Dr. Singh "one of the greatest champions of the US-India strategic partnership." Blinken highlighted Singh's crucial role in advancing the US-India Civil Nuclear Cooperation Agreement and fostering India's rapid economic growth.

US Court Upholds \$5 Million Verdict against Trump in Sexual Abuse Case



WASHINGTON: A US federal appeals court has upheld a jury's decision ordering President-elect Donald Trump to pay \$5 million for sexually abusing and defaming writer E. Jean Carroll. The verdict, reached after a nine-day civil trial in New York last year, found Trump guilty of sexually abusing Carroll in a Manhattan department store in 1996. The jury awarded Carroll \$2 million for the abuse and an additional \$3 million for defamation after Trump publicly denied her claims. Trump appealed the ruling, arguing that the testimonies of two other women who had accused him of sexual assault should not have been admitted as evidence. However, the Second US Circuit Court of Appeals dismissed his appeal, stating, "Mr. Trump has not demonstrated that the district court erred in any of the challenged rulings. Further, he has not carried his burden to show that any claimed error or combination of claimed errors affected his substantial rights as required to warrant a new trial." In a separate case brought by Carroll, a jury awarded her \$83 million in damages. Trump has also appealed that verdict. Steven Cheung, a spokesperson for Trump, announced plans to appeal the \$5 million judgment. In a statement, Cheung accused Democrats of politically targeting Trump, calling the case a "hoax" and asserting that the "American people re-elected President Trump with an overwhelming mandate."

Pak reduces pension benefits of civil, armed forces personnel



ISLAMABAD: Pakistan government has drastically reduced pension benefits of retired civil and armed forces personnel to reduce a growing pension bill which has already swelled over Rupee One trillion. The Pakistan government has drastically reduced pension benefits of retired civil and armed forces personnel to reduce a growing pension bill which has already swelled over Rs 1 trillion. The Ministry of Finance on Wednesday issued three separate notifications to discontinue multiple pensions, reducing both the first home take pension and also lowering the base for determining future increases in pensions. After debt servicing, defence and development, the pension is the fourth largest expenditure in the budget, the paper said. According to the Ministry of Finance's notification, on the recommendations of the Pay and Pension Commission of 2020, "it has been decided that henceforth, in an event where a person becomes entitled to more than one pension, such person shall only be authorised to opt to draw one of the pensions".

Israel to Send Delegation to Qatar for Gaza Ceasefire Talks: Netanyahu

JERUSALEM: Israel announced that it will send a delegation of senior security officials to Qatar next week to discuss a Gaza ceasefire deal. Prime Minister Benjamin Netanyahu confirmed in a statement that "a delegation of professional officials from the Mossad, Shin Bet, and the IDF (Israel Defense Forces)" will travel to Doha to continue the negotiations. Xinhua news agency reported.

Earlier this week, the Israeli state-owned Kan TV reported that Hamas had proposed a one-week ceasefire, during which it would locate the whereabouts of hostages still held in Gaza and provide a list of those who could be released.



Israel has not officially commented on the proposal. The talks, mediated by Qatar, Egypt, and the United States, have been ongoing for more than a year. Earlier on Wednesday Israeli Defence Minister Israel

Katz issued a stern warning stating that Israel would intensify its military operations in Gaza if Hamas does not agree to a deal for the release of hostages "soon." In a public statement, Gallant said that should Hamas

fail to permit the release of Israeli hostages, the group would face "blows of an intensity not seen in Gaza for a long time." He emphasised that Israel's military would "escalate and intensify" its efforts against militant strongholds in Gaza until the hostages are freed and Hamas is "eliminated."

Hamas seeks to prolong the truce, while Israel insists on the right to resume military action if it perceives a security threat. Another point of contention is Hamas's demand for the withdrawal of Israeli forces from Gaza, which Israel opposes, asserting the need for a continued military presence to maintain security control.

New Orleans Attacker Linked to ISIS Influence, Investigators Probe Las Vegas Cybertruck Explosion



WASHINGTON: Authorities are investigating the New Orleans New Year's Eve attack that claimed 15 lives, suspecting ISIS influence. Possible connections to a Las Vegas explosion involving a Tesla Cybertruck outside a Trump Organization property are also under scrutiny.

Details of the New Orleans Attack

The attacker, identified by the FBI as Shamsud-Din Jabbar, a 42-year-old US citizen from Texas, had reportedly posted videos on social media expressing his allegiance to ISIS just hours before plunging into crowds of New Year's Eve revelers in a popular area.

An ISIS flag was found in the vehicle used in the attack, prompting FBI investigations into potential affiliations with terrorist organizations.

Las Vegas Tesla Explosion

The same night, a Tesla Cybertruck exploded outside a Trump Hotel in Las Vegas, injuring several people. The FBI and intelligence agencies are investigating whether this incident is connected to the New Orleans attack.

Elon Musk, Tesla CEO and ally of former President Donald Trump, suggested a possible link. "Appears likely to be an act of terrorism. Both this Cybertruck and the F-150 suicide bomb in New Orleans were rented from Turo, possibly linking the incidents," Musk said in a post on X (formerly Twitter).

Presidential Address

President Joe Biden, addressing the nation from Camp David, stated, "This situation is fluid, and the investigation is in its preliminary stage. I have directed my team to ensure every resource is made available to federal, state, and local law enforcement to complete the investigation swiftly." Biden confirmed that authorities are exploring all angles to determine if there is a coordinated terror plot.

Rising Death Toll

The death toll from the New Orleans attack has risen to 15, with dozens injured. The attacker's motives and any connections to broader terrorist networks are under active investigation.

World Leaders Pay Tribute to Former US President Jimmy Carter



WASHINGTON: Former US President Jimmy Carter, who passed away at the age of 100, was remembered by world leaders and politicians for his lifelong dedication to peace, humanitarian efforts, and leadership. Carter, who brokered the historic Camp David Accords between Israel and Egypt, was also awarded the Nobel Peace Prize for his post-presidential humanitarian work.

Vietnam's birth rate hits record low in 2024

HANOI: Vietnam's birth rate hit a record low in 2024 with the total fertility rate dropping to just 1.91 children per woman, marking the third consecutive year below replacement level.

The decline in birth rates has been steady over the past few years: From 2.11 children per woman in 2021 to 2.01 in 2022, and further down to 1.96 in 2023. Xinhua news agency reported quoting the Vietnam News Agency that cited the Vietnam Population Authority under the Ministry of Health on Monday.

According to Pham Vu Hoang, deputy director of the authority, Vietnam's population could begin to shrink after 2054 if the low fertility rate persists.



Projections indicate a potential annual population decline of 0.04 per cent between 2054 and 2059 and 0.18 per cent between 2064 and 2069, equating to an average loss of 200,000 people per year. By contrast, maintaining the replacement-level birthrate allows a slight annual growth of 0.17 per cent, adding ap-

proximately 200,000 people per year, he said. The Ministry of Health is drafting the Population Law which is expected to be submitted to the National Assembly in 2025.

The draft law proposes measures to maintain the 2.1 replacement fertility level including abolishing penalties for having a third child,

encouraging women to get married before the age of 30 and have two children before the age of 35. The Southeast Asian country began the population golden period in 2007 after formally reaching the replacement fertility in 2006.

Priorities include enhancing public awareness about family planning and gender equality, encouraging families to have two children and invest in raising healthy, educated, and well-rounded children, and integrating population targets into provincial resolutions and plans. Deputy Minister Huong also called for reinforcing the organisational framework of population departments across provinces and cities to improve efficiency in addressing demographic challenges.

NEW YEAR 2025

Shadow of New Orleans Massacre & Las Vegas Explosion to Haunt Trump's Inauguration

GOPAL MISRA

Almost two weeks before the inauguration of Donald Trump's second term in the Whitehouse, the two explosions; the detonation of a cybertruck in front of the Trump's hotel in Las Vegas and the massacre of 15 people, just before the dawn of the New Year, has caused worldwide concerns.

The apprehension is that while the American deep state, the Central Intelligence Agency (CIA) and the Federal Bureau of Investigation (FBI) having close proximity with the Islamists would allow the new administration to function its policies regarding peace. The liberal funding of the ongoing Ukrainian power is being continued by the lame-duck President Joe Biden.

Initially, the authorities in the US were unable to explain the cause of the explosions. They were unable to offer much details regarding the identity of the New Orleans's attack suspect, Shamsuddin Jabbar. A section of the law enforcing authorities refused to concede that it was a terrorist attack. They later

found an ISIS flag in the attack on the truck. It had led to the killing of 15 persons on the spot; more than 30 people had suffered serious wounds. The authorities do not rule out more deaths in coming days.

According to the FBI, a driver, later identified as Shamsuddin Jabbar, behind the wheel of a pick-up truck rammed New Year's revelers celebrating in the city's Canal and Bourbon streets at around 3:15 a.m. After stopping the vehicle, Jabbar emerged from the truck and opened fire on the police officers responding to his attack. The officers, however, succeeded in neutralizing the terrorist.

The ISIS and Syrian Crisis

Later, the FBI Assistant Special Agent in Charge Alethea Duncan told journalists that the possibility of more accomplices in this crime cannot be ruled out. According to the federal agency, "Jabbar is unlikely to be the only person involved in the attack".

In a bid to obtain more details about the terrorists active in the region, Duncan has asked the public to contact his office, if they could get any information about him and also if other



suspects or conspirators could be traced. Earlier, he had asserted that "We do not believe that Jabbar was solely responsible". Meanwhile, the police have initiated thorough enquiry about his known associates for any possible lead.

They hope to succeed in tracing the conspirators within next 72 hours. The public may send a picture or any detail regarding them.

Mystery of the Las Vegas Explosion

On January one, the explosion in a Tesla Cybertruck in front of the Trump International Hotel in Las Vegas is yet to be explained. In this tragedy, one person died on the spot and seven others having injuries, and a few of them with grievous injuries, were rushed to the hospital for treatment. The incident had taken place in

the valet area of the hotel. Within minutes the vehicle was completely engulfed in the flames, and the person inside the Tesla could not be rescued.

Referring to the guests in the hotel, the Las Vegas Metropolitan Police Department Sheriff Kevin McMahon told newsmen that they were immediately evacuated and transferred to the Resorts World Hotel.

The mystery of the explosion has further deepened with the statement of Tesla founder and a confidant of the President-elect, Donald Trump, Elon Musk that that explosives were discovered inside the rented vehicle.

"We have now confirmed reports that the explosion was caused by very large fireworks or a bomb carried in the bed of the rented Cybertruck and is unrelated to the

vehicle itself," Musk wrote in a post that "All vehicle telemetry was positive at the time of the explosion."

Gas canisters and large fireworks mortars were found in the vehicle, according to the authorities confirmed. The sheriff has also noted that the walls of the electric vehicle remained fully intact during the explosion and that damage to the surrounding area was limited because of "the fact that this was a Cyber-truck." Further, the front glass doors of the Trump hotel "were not even broken," according to the authorities. They stated that the vehicle was rented in Colorado, arrived in Las Vegas at 7:30 a.m., and "went up and down" Las Vegas Boulevard before finally parking at the Trump Hotel. It was parked for 15-20 seconds before it exploded.

Meanwhile, the authorities have already identified the person who had rented the Cyber-truck and declined to release details. It is also claimed that the concerned authorities were already alert when the fiery explosion happened. Only a few hours before the explosion, the iconic French Quarter of New Orleans had faced the terrorist attack.

Deep State and ISIS

The recent cooperation between the American deep state with the Islamists in Syria to Bangladesh could have emboldened the al-Qaeda and the ISIS, but much details are being awaited. Meanwhile, Musk has speculated that the Las Vegas incident was perhaps "linked in some way" to the New Orleans attack, noting that both the vehicles were borrowed from rental car company Turo, but the authorities have not connected the two incidents.

The close proximity of the deep state with Islamists during the outgoing Biden Administration is no more a secret. In 2024, an elected prime minister in Bangladesh, Sheikh Hasina, was evicted by the army and the Islamists having the blessings of the Whitehouse.

In New Delhi, the knowledgeable sources are concerned whether the Biden supporters in the Deep State i.e. CIA would cooperate with the new administration.

Gopal Misra has been associated with national and international media. His books on journalism and geo-politics have been well-appreciated. Views are personal.

Australia Records Second-Hottest Year in 2024, Authorities Warn of Extreme Fire Danger



SYDNEY: Australia experienced its second-hottest year on record in 2024, with national temperatures soaring to levels not seen since 2019, according to the Bureau of Meteorology (BoM).

Record-Breaking Temperatures Data from the BoM reveals that the national mean temperature in 2024 was 1.46°C above the 1961-1990 baseline average, making it the second-hottest year since records began in 1910. Minimum temperatures hit an all-time high, with overnight lows averaging 1.43°C above baseline, surpassing the previous record from 1998.

The mean maximum temperature was 1.48°C above the baseline, ranking as the fourth-highest figure after 2019, 2013, and 2018.

Monthly Variations : August witnessed the most significant temperature spike, with a mean temperature 3.03°C above average.

October followed closely at 2.51°C higher. Only April re-

corded a mean temperature below the long-term average. Perth's Record Year Perth, Western Australia's capital, recorded its hottest year on record in 2024:

Mean temperatures exceeded 20°C for the first time : Average maximum temperatures surpassed 26°C, a first in recorded history.

Fire Danger Warnings : Australian authorities have issued warnings of Extreme Fire Danger, marking the worst conditions since the Black Summer of 2019-2020. Extreme Fire Danger implies rapid fire spread and heightened risk to communities and fire crews.

Communities across Australia are bracing for days of severe bushfire danger, with emergency services ramping up preparations.

Global Implications : The 2024 heatwave reflects broader global warming trends, as Australia grapples with rising temperatures and their severe consequences.

Punjabi singer-actor Diljit Dosanjh meets PM Modi



NEW DELHI: Punjabi singer-actor Diljit Dosanjh on Wednesday met Prime

Minister Narendra Modi for the first time and termed the meeting a fantastic start to

2025. The singer, who had recently concluded his month-long pan-India Dil-Luminati

tour, took to social media and posted glimpses of his meeting with the PM.

"A fantastic start to 2025. A memorable meeting with PM @narendramodi ji. We talked about a lot of things, including music of course!," Dosanjh wrote on X and shared some pictures where he is seen wearing a black suit with a black turban.

The PM also responded to Dosanjh's X post and wrote, "A great interaction with Diljit Dosanjh! He's truly multifaceted, blending talent and tradition. We connected over music, culture and more..."

In the video shared by Diljit Dosanjh, he is seen entering a room with a bouquet of flowers, which he then hands over to the Prime Minister Modi.

Haryana Govt extends Last date to apply for sports awards & scholarships

GULSHAN KUMAR Chandigarh

The Sports Department of Haryana had invited applications for the year 2023-2024 to provide cash awards and scholarships to national/international medal winners/participants for sporting achievements from January 1, 2023 to March 31, 2024, the last date for which was fixed as July 30, 2024. The players of the state who could not apply during this period have been given another opportunity to apply. Such players can now apply till January 10, 2025.

Giving information, a government spokesperson said the sample of application form for award and scholarship is available on the department's website www.haryanasports.gov.in. Eligible players can fill the application form and submit it along with necessary documents at the district sports office by 10 January, 2025 till 5 pm. After this stipulated date, the application form of any player will not be accepted.

Diljit Dosanjh Dedicates His Guwahati Concert to Manmohan Singh



MUMBAI: Punjabi superstar Diljit Dosanjh, who has been scooping adulation across the world courtesy his live shows, dedicated his recent show in Guwahati to the former Indian Prime Minister Manmohan Singh.

The actor-singer took to his Instagram on Sunday, and shared a video from his show. In the video, Diljit paid a moving tribute to the former PM, and said that MMS was a man of grace, who always conducted himself in a sophisticated manner, and never answered anyone in an uncivilised manner.

He said, "Today's concert is dedicated to former late Prime Minister Manmohan Singh. He led a very simple life. He never used to answer back or talk ill which is quite impossible in a profession like politics". He then went on to say a shayari once used by MMS, as he said, "Hazaro'n jawabo'n se

meri khamoshi achi, na jane kitne sawalo ki aabru dhak leti hai". The superstar urged the youth including himself to learn such etiquettes from him.

He wrote in the caption, "Today's Concert is dedicated to Dr. Manmohan Singh Ji. DIL-LUMINATI TOUR Year 24". MMS passed away on December 26 after prolonged illness. Several members of the film fraternity condoled his demise, and thanked him for his service to the nation and materialising several key moments in modern India.

Earlier, Diljit addressed the "conspiracy" that has been alleged against him over the spelling of the Indian state of Punjab. The actor-singer took to his X, formerly Twitter, and spoke about the same.

He penned a long note in which he also spoke about how English is a very tricky language, and can particularly

cause trouble to those whose first language is not English.

He wrote, "Punjabi. If I mistakenly didn't put up India's flag after writing 'Panjab' in a tweet then it becomes a conspiracy. In a tweet from Bengaluru, I forgot to mention the Indian flag after writing 'Panjab', it became a conspiracy".

He further mentioned, "If you write 'Panjab' instead of 'Punjab', it will remain 'Panjab'. Panj Aab - 5 Rivers. Bravo, those who create conspiracy around the usage in a language of the Englishmen. You know what, I will write 'Panjab'. How many times do we prove that we LOVE INDIA. Bring something new, or is creating conspiracy is what you get paid for? #Vehley".

The superstar has seen a meteoric rise in the last couple of years with the box-office success of his films in Hindi and Punjabi cinema. The singer-actor also performed at the Coachella Valley Music & Arts Festival in April 2023 making him the first Indian performer to achieve the feat. He was followed by fellow Punjabi artiste A. P. Dhillon at Coachella Valley Music & Arts Festival in April 2024.

Meanwhile, Diljit is set to conclude the India leg of Dil-Luminati tour in Ludhiana.



Sikh devotees arrive to pay obeisance at Sri Harmandir Sahib (Golden Temple), the holiest shrine for the Sikhs, on Wednesday, January 01, 2025 PHOTO: PRABHJOT GILL



Bollywood actor Suniel Shetty with his wife Mana Shetty gestures at the Golden Temple in Amritsar on Thursday, January 2, 2025. PHOTO: PRABHJOT GILL

Harmeen Kaur Kohli pays tribute to Dr. Manmohan Singh

GULSHAN KUMAR Yamunanagar

Harmeen Kaur Kohli, real niece of Dr. Manmohan Singh, who is District President Mahila Congress and lives in Yamunanagar.

Harmeen says that whenever she meet her uncle (Taya ji), he always asked about the whole family and especially about studies of children.

Harman Kaur Kohli also said that when she returned from Australia in August 2024, she especially went to Delhi to meet him.

He always used to say that good education is the only way



to success. It can give respect, hence it is important to provide good education to the children.

Akshay Kumar Lauds PM Modi's Vision for Media & Entertainment Sector



MUMBAI: Bollywood superstar Akshay Kumar, who was recently 'Singham Again', has lauded Prime Minister Narendra Modi's for his vision towards the media and entertainment sector.

On Monday, the actor took to his X, formerly Twitter, and re-shared a tweet from PM Modi. PM Modi welcomed people from all across the world for WAVES, a film and entertainment world summit 2025 in his tweet.

The actor wrote, "Now this is PM @narendramodi ji's vision towards promoting the Media & Entertainment sector. Quite a wonderful idea. Waves 2025 summit will hopefully be a fabulous global forum to have the entire entertainment industry come and grow together".

Earlier, the actor wished his wife Twinkle Khanna on her birthday, as he took to his Instagram, and shared a video drawing comparison between people's opinion of his wife and what she actually is in her personal space. The first segment of the video shows her basking in the sun. Another segment shows her goofing around in the house as she dances to her tune.

The actor also penned a long in the caption and shared how he has learnt a lot from his partner. He wrote, "Happy Birthday, Tina. You're not just a sport; you're the whole game. I've learned so much from you, how to laugh until my stomach hurts (and you're almost always the reason for it), how to sing my heart out when a favorite song plays on the radio, and how to dance just because I feel like. Tere varga sach mein hor koi na".

Prior to this, Akshay and Twinkle celebrated their son Aarav's birthday. The couple took to their Instagram in separate posts, and sent their best wishes to Aarav on his special day.

The actor shared a picture from their safari outing on his Instagram to wish his son. The picture shows Akshay, Twinkle and Aarav inside a safari vehicle.

Talking Points

Narvijay Yadav



As 2025 begins, cautious optimism mingles with stark realities. The challenges are significant, from economic turbulence to environmental neglect, yet the promise of a brighter future keeps hope alive.

As the 2025 unfolds, the year begins with a blend of cautious optimism and sobering realities. From persistent economic woes and political discord to the promise of technological revolutions, the path ahead is fraught with both challenges and opportunities. While the share market's performance disappoints, other areas, like artificial intelligence (AI) and infrastructure, hint at a transformative year. Addressing the issues with rock-solid willpower is essential for navigating the complexities of the times.

The stock market has struggled for seven consecutive months, shaking investor confidence. Historically, gold has been the fallback during such bearish trends, but even this traditional safeguard was challenged after Trump's US victory, which continues to influence global financial strategies. However, a recent report brings some relief: while the market managed an overall 8% return in 2024, gold surged with a 20% gain, and silver followed at 18%. These figures provide hope for investors reeling from mutual fund declines tied to the stock market downturn.

Politics to Pollution: The political landscape offers little respite. The dysfunction of 2024 saw parliament sessions frequently disrupted by oppo-

sition parties, whose immature behavior paralyzed governance and wasted taxpayer money. With no significant progress to show, the year epitomized political discord at its worst. Meanwhile, critical issues such as environmental degradation and animal welfare received minimal attention. Delhi's air quality continues to deteriorate, posing severe health risks, while stray animals, including dogs, cows, and even elephants, suffer neglect. The lack of proactive measures highlights the need for compassionate and sustainable policies to address these pressing concerns.

AI Disruption: Amid these challenges, a quiet revolution is underway—Artificial Intelligence (AI) is reshaping industries, workplaces, and daily life. Once confined to tech labs, AI is set to roar in 2025, transforming the job market and redefining societal norms. AI is the next significant disruption following the waves of the Internet, smartphones, and apps. It is said, "AI won't take your job, but a colleague who knows AI might." Youth who master AI skills will secure better opportunities, while those who lag behind risk being left out in an increasingly competitive environment. The year is a wake-up call to embrace this transformation with urgency and adaptability.

Mobility Gaps: Infrastructure developments remain a

Hope and Challenges



bright spot, with the government's focus on expressways, airports, and an expanded railway network improving mobility across India. However, the benefits of these advancements are undermined by growing urban congestion. The rising number of private vehicles on city roads calls for immediate investment in inefficient public transport systems to alleviate traffic and promote sustainable urban living. At the same time, unchecked population growth continues to strain resources and nullify progress, threatening to undo years of development. India risks stalling its forward momentum without proactive measures to address this demographic challenge.

Hope for Progress: Despite these hurdles, the new year brings a renewed sense of hope. A progressive and compassionate India is possible if leaders and citizens unite to address these challenges head-on. Environmental concerns demand immediate attention, as does the need

for sustainable development and the humane treatment of animals. The rise of AI offers unprecedented opportunities, but only for those ready to adapt and grow. Moreover, infrastructure advancements must go hand-in-hand with population control to ensure lasting benefits.

The mixed beginning of 2025 underscores the need for collective resolve. With rock-solid willpower, challenges can be transformed into opportunities, laying the foundation for a brighter and more progressive India. As the calendar unfolds, the onus lies on all of us to turn hope into action and ensure that the year is remembered for its achievements rather than setbacks. Let's embrace the promise of 2025 with optimism, resilience, and a commitment to building a better future.

The author is a senior journalist and columnist, views are personal. Twitter @narvijayyadav

"From Crime Buster to Spiritual Crusader: Suhaib Ilyasi Finds Purpose in the Bhagavad Gita"

GULSHAN KUMAR Yamuna Nagar

Suhaib Ilyasi, once the iconic face of India's first crime reality show India's Most Wanted, has embarked on a remarkable new journey, exchanging the world of high-stakes crime busting for the profound teachings of the Shrimad Bhagavad Gita. This transformation has captivated the attention of millions, rekindling the admiration of his ardent fans.

A Life Once Lived in the Limelight

For those aged above 36 in India, Suhaib Ilyasi needs no introduction. Known for his intense and gripping storytelling, Ilyasi's groundbreaking show, India's Most Wanted, aired every Thursday on Zee TV, dominating the airwaves and the hearts of millions. The show helped apprehend 135 wanted criminals, making him a household name. Streets would empty during his broadcasts, much like during the epic television adaptations of Ramayana and Mahabharata.

Yet, fame often comes with its challenges. In 2000, Ilyasi's life took a tragic turn when his wife's suicide led to his implication in a dowry-related case. After a prolonged legal battle, he was acquitted in 2019, emerging with a renewed purpose and perspective. During his incarceration, Ilyasi discovered the transformative power of the Bhagavad Gita—a sacred Hindu scripture that would redefine his life's mission.



A Miraculous Awakening

In his recent public addresses, Ilyasi has passionately described how the Gita changed his life. In his own words: "Shrimad Bhagavad Gita is a miraculous book. It is a celestial scripture that has worked wonders in my life. Today, I stand before you to share the extraordinary power of your very own book—its mystical energy that can transform lives overnight."

From addressing financial hardships to restoring inner peace, Ilyasi emphasizes that the Gita holds the answers to life's deepest challenges. He recounts: "If you are unwell, the Gita's magical power can heal you. If you are struggling financially, it can fill your pockets and uplift your circumstances. If you feel aimless or despondent, the Gita's divine joy can bring purpose and wisdom to your life. It is not just a book; it is a life-changing force."

A New Role as an Author and Advocate

Inspired by his spiritual jour-

ney, Ilyasi authored a book titled Shrimad Bhagavad Gita: Jeene Ki Raah (The Path to Living). The book was launched last year by Indresh Kumar, senior RSS functionary and convener of the Rashtriya Muslim Manch, in New Delhi. The work has also received the endorsement of RSS Chief Mohan Bhagwat, who applauded Ilyasi's efforts to bridge spiritual teachings with modern life.

Ilyasi attributes his enlightenment to his time spent reflecting on the Gita while in jail, a phase he now describes as divinely orchestrated. He recalls, "Perhaps it was God's design for me to delve into the Gita, which would otherwise not have been possible."

A Message for Unity and Self-Realization

As a practicing Muslim, Ilyasi's endorsement of the Bhagavad Gita transcends religious boundaries. He firmly believes in the coexistence of faiths and emphasizes the universal relevance of the Gita's teachings. He often discusses its significance

with fellow Muslims, stating: "For me, as a Muslim, it is essential to respect and believe in the teachings of all prophets and scriptures, including the Gita. It is through this understanding that I have discovered the divine miracles embedded in the Gita." **Lessons for Modern Times**

Drawing from the Gita's lessons, Ilyasi underscores the importance of self-realization and authentic living. He reflects: "The Gita teaches us to look beyond our social roles and material possessions. It asks us to connect with our inner selves to find lasting peace and fulfillment. Like Arjuna, who learns his true identity beyond being a warrior, we too must seek our higher purpose, guided by dharma and authenticity." **A Legacy Reimagined**

With his newfound spiritual mission, Suhaib Ilyasi has emerged as a beacon of hope and transformation. Once celebrated as a fearless crime fighter, he now dedicates his life to unveiling the divine mysteries of the Shrimad Bhagavad Gita. His speeches and writings resonate with people across faiths, serving as a testament to the universal power of this ancient scripture.

Suhaib Ilyasi's journey from television celebrity to Gita learner is not just a tale of redemption but an inspiring narrative of how one can turn life's adversities into a profound purpose. As he aptly puts it, "My life's mission now is to share the miracles of the Gita with the world, and in doing so, I have found unparalleled happiness."