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## Modi And Sanchez Inaugurate Tata-Airbus Facility In Vadodara

**BRIEF NEWS** 

### **Terrorist killed** after Jammu convoy attack

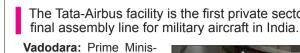
### SRINAGAR

One terrorist was killed on Monday as special forces were mobilised to neutralise a group of recently infiltrated ultras who attacked an army convoy in a village in the Akhnoor sector near here, officials said.

### Congress seeks all-party meet for caste census clarity

#### NEW DELHI

The Congress on Monday sought an all-party meeting to get clarity on caste cenus



ter Narendra Modi and his

Spanish counterpart Pedro

Sanchez on Monday inau-

gurated the Tata Advanced

System Limited-Airbus fa-

cility to manufacture C-295

The facility in Gujarat's

Vadodara city is the first

private sector final assem-

bly line for military aircraft

Modi said it will not only

strengthen India-Spain re-

lationship, but also "boost

our mission of 'Make in

India, Make for the World'.

The aircraft manufactured

at this facility will also be

exported in future, he said.

Speaking at the event,

Modi said that the C-295

facility represents the work

culture of a new India,

while Sanchez announced

that the first aircraft from

the Tata group's facility will

be manufactured in 2026.

"This C-295 aircraft factory

in India.

military aircraft in India.

The Tata-Airbus facility is the first private sector 🚦 The aircraft manufactured at this facility will be ex- 🛽 The first aircraft will be ready to ported as well in future



PM Modi and Spanish PM Pedro Sanchez during innauguration of the TATA Aircraft

reflects the new work culture of New India...When I was the Gujarat CM, it was decided to set up a factory in Vadodara to build train coaches. The factory was also prepared for production within a record time. Today, we are exporting the metro coaches manufactured in that factory to other countries. I am confi-

dent that in the future, the aircraft made in this factory will also be exported to other countries," PM Modi said.

The Spanish Prime Minister also underlined the importance of the new industrial site and labelled the Tata group a "giant among giants." "Today, we are not only officially inaugurating

a cutting-edge industrial facility...This partnership between Airbus and Tata will contribute to the progress of the Indian aerospace industry and will open new doors for the arrival of other European companies," Sanchez said. "Tata is probably the best exponent of Indian industrial strength. Its products and services

roll out from this facility in 2026.

are present in virtually everv country on the planet ... For my country, for Spain, being an integral part of the Airbus consortium. defending the values it represents... which the very idea of Europe is based on cooperation, modernity, and progress," he added.

Meanwhile, Tata Sons chairman N Chandrasekaran announced the faasserting cilities goals, that the first indigenously manufactured aircraft will be delivered in two years time. "The final aircraft assembly complex for the first aircraft to be delivered is being set up here. I must commit to our Prime Minister that exactly two years from now we will deliver the first indigenously manufactured aircraft... The first 200 engineers from Tata Group are already in Spain going through the training that is required.

### **Rise in terror attacks since** J&K assembly election



Srinagar: A string of terror attacks unleased on Jammu and Kashmir over the last two weeks have claimed over a dozen lives. disrupting the peace in the union territory after the much-anticipated results of the assembly elections. Over the last two weeks. Jammu and Kashmir has been struck by seven terror attacks, with the most recent one being on October 24 evening in Gulmarg which claimed four lives. On Thursday evening, a terror attack targeted an army vehicle just a few kilometers from the tourist hotspot in north Kashmir's Baramulla district. Two Army officers and two ci-

vilian porters died in the attack, while several others were left injured and rushed to the hospital.Security forces immediately launched a massive search operation along the Line of Control (LoC) in Gulmarg near the site of the attack, sealing all travel routes surrounding the area.

Just a few hours before the attack on the army vehicle in Gulmarg, terrorists shot an labourer from Uttar Pradesh in the Tral area of Pulwama district of Jammu and Kashmir, injuring him severely. The attack took place just four days after seven people, including six non local labourer and a local doctor, were killed.

### Salman Khan gets death threat | AAP targets PM Modi again, demand 2 crore: Police

Mumbai: Bollywood actor Salman Khan has reportedly received yet another death threat. The unknown caller demanded ₹2 crore from the actor. The Worli police have registered an offence against unknown person for sending various WhatsApp message on Mumbai Police's Traffic Helpline number demanding ₹2 crore from Salman Khan.

The unknown sender has threatened with dire consequences to Salman Khan if the money is not paid to him. The Traffic Police reported the matter to the Worli Police which have registered an offence in the matter and started tracking the sender.

The incident comes two days after the Mumbai pPolice arrested a 20-yearold man from Noida in Uttar Pradesh for allegedly issuing a death threat to Salman Khan and NCP leader Zeeshan Siddique. The man was held on Monday. "The accused initially sent



a threatening message on MLA Zeeshan Siddique's helpline number and later made a voice call on it, in which he issued a death threat to Siddique and actor Salman Khan. This took place on Friday," an official of Nirmal Nagar police station in Mumbai said.

A case in this connection was registered on Monday and with the help of technical evidence, the accused was nabbed from Noida. He is being brought to Mumbai for investigation. The call was made at the Zeeshan Siddique's public relations office located in Bandra East.Zeeshan's father, Baba Siddique (66), a three-time MLA and former state minister, was shot dead outside his son's office in Bandra on October 12.

# over Ayushman Bharat



New Delhi: The Aam Aadmi Party on Wednesday kept up its attack on Prime Minister Narendra Modi over his remark that the Delhi and West Bengal governments have not implemented the Ayushman Bharat health insurance scheme out of "political interests"

A day back, AAP convener Arvind Kejriwal accused the Prime Minister of doing politics over the issue of public health in the national capital.

At a press conference on Wednesday (October 30, 2024), party spokesperson Priyanka Kakkar termed the Ayushman Bharat health insurance scheme a "scam" and said the PM should study the Delhi health model.

"Health is an important issue for the Aam Aadmi Party. We have presented such a model of health that Kofi Annan (former United Nations Secretary-General) appreciated us, and PM Modi has presented a scam under Avushman Bharat... the CAG has to speak about this fraud," Ms. Kakkar said.

"Prime Minister Modi should examine Arvind Kejriwal's Delhi health model and apply it to the whole country," she added.

## STATE

### Tripura CM slams CPI(M), **Congress for** for failing to preserve culture



Agartala: Tripura Chief Minister Manik Saha launched a strong criticism against previous CPI(M) and Congress governments for allegedly undermining the state's cultural heritage, while addressing a Kirtan artists' conference at Mukta Dhara Auditorium

"Art, culture, and traditions like Kirtan must be preserved. Swami Vivekananexpanded Hinduism da by respecting all religions through spiritual thinking, which remains equally relevant today," Saha declared at the Tarak Brahma Kirtaniya Shilpi Samiti gathering.

The Chief Minister emphasised the deep-rooted significance of devotional singing in the region's culture. "As far as I know, the word Kirtan comes from Sanskrit

## NSCN Criticizes Indian government's NIA secures arrest of KNF repeal of FMR at India-Myanmar border

Kohima: The National Socialist Council of Nagalim (NSCN) has issued a press statement expressing strong opposition to the recent decision by the Indian government to abolish the Free Movement Regime (FMR) along the India-Myanmar border and commence border fencing. This FMR agreement, established 56 years ago, allowed indigenous Naga people to move freelv across the India-Myanmar border, recognizing historical and familial connections that extend beyond national boundaries. The NSCN's statement underscores several key concerns:

The NSCN argues that the FMR recognized the deep historical, cultural, and familial ties between Nagas on both sides of the border. By eliminating the FMR, the Indian government, according to the NSCN, disregards the unique heritage and unity of the Naga people, attempting to impose an artificial boundary.

The NSCN asserts that Nagas were not consulted in the 1952 Indo-Burma

treaty, which established the international border, and that they retain an inalienable right to free movement within their anand workers are explicitly advised not to engage in any construction activities related to the border fencing, with a caution that de-



cestral lands. They argue that Nagas should not require permission from any government entity to move across this territory.

The NSCN's Eastern Flank, representing the Naga Army, views the proposed fencing as a divisive tactic by the Indian government and an affront to Naga unity. The organization firmly rejects this project and has issued a warning that they will actively oppose it.

The statement instructs Naga citizens not to participate in or support the fencing initiative. Contractors

personal fiance will carry risks.Indo-Naga Peace Talks: NSCN notes that the ongoing Indo-Naga peace talks could be jeopardized by the Indian government's actions, which it perceives as undermining the peace process by disregarding Naga concerns.

The NSCN's strong response suggests a determination to protect Naga identity and freedom of movement across traditional lands, highlighting tensions over the status and rights of Indigenous communities in border regions.

Imphal: The National Investigation Agency (NIA) in Imphal has secured the formal arrest of Thongminthang Haokip, also known as Thangboi Haokip or Roger, a member of the Kuki National Front-Military Council (KNF-MC).

**MC** member for CRPF attack

This arrest is in connection with the incident on April 27, 2024, where two Central Reserve Police Force (CRPF) personnel were killed and two others injured at Naranseina Maning in Bishnupur District, Manipur.

The Special Court NIA, Manipur, granted permission for the formal arrest and remanded the accused to NIA custody until October 28, 2024.

The accused was initially arrested on June 6. 2024. at Imphal Airport in relation to a separate case under investigation by NIA Delhi.

He is currently held in District Jail, Rohini, New Delhi. The court proceedings were conducted via video conferencing, where the materials on record were reviewed.

On October 25, Manipur Police announced on X that Security Forces recovered



several items from Uyungmakhong in Bishnupur District. The items included one SLR 7.62 mm, one magazine, six HE 36 grenades, four grenade arm rings, two tear gas grenades, three stinger grenades, five dual shells, six blank cartridges, two WT sets (Baofeng), two BP jackets, and one improvised explosive device (IED) weighing approximately 2.3 kg, along with four detonators HE 36.

In a separate operation on the same day. Security Forces recovered additional items from Shantipur Makha Leikai in Imphal West District.

The recovered items included one single barrel gun, two 9 mm pistols with two magazines (locally made), one empty 7.62 LMG magazine, three M-67 hand grenades with detonators, one tube launching device, four live rounds, 41 empty ammunition cases, and two tear smoke shells.

## **Arunachal Pradesh govt** announces hike in DA for regular employees

Itanagar: The Arunachal Pradesh government has announced a 3 percent increase in Dearness Allowance (DA) and Dearness Relief (DR) for its regular employees and pensioners with effect from July 1.The revised policy will increase the Dearness Allowance (DA) and Dearness Relief (DR) from 50% to 53%, offering enhanced financial assistance. There are 68,818 reqular employees in Arunachal Pradesh.Arunachal Pradesh Deputy Chief Minister Chowna Mein announced the hike on Wednesday.Mein, who also holds the finance, planning and investment portfolios, said that the decision to enhance the DA and DR aligns with the Centre's policy and aims to benefit state government employees, all India service officers serving in the state, central

government employees on deputation in the state, as well as pensioners and their families.Besides, the House Rent Allowance (HRA) has been increased to 30 percent 20 and 10 percent for various categories of towns. The total financial implication of the decision is estimated at Rs 63.92 crore from July 2024 to March 2025.

He said that the significant step reflects the state government's commitment to the welfare of those who serve and have served, ensuring they receive the care and resources they deserve. The deputy chief minister emphasised that the significant step reflects the government's unwavering commitment to the welfare of those who serve and have served, ensuring they receive the care and resources they deserve.

### **NE** cultural festival draws thousands in Punjab



Aizwal: A two-day celebration of Northeast Indian culture attracted nearly 1,000 visitors to Jalandhar's Eastwood Village last weekend, showcasing traditional performances, cuisine, and crafts from all eight northeastern states. The Northeast Fiesta, now in its fifth year, featured traditional dance performances, folk music, and an ethnic fashion show highlighting the region's diverse cultural heritage. Local food stalls served authentic dishes from states including Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Arunachal Pradesh, and Sikkim.

## **Delhi HC stalls relocation of 48-yr** old elephant from Assam to Delhi

Guwahati: Hearing a plea challenging the transfer of a captive elephant from Jorhat in Assam to a temple at Sainik Farms in Delhi, the Delhi High Court on Thursday said the elephant should not be moved from its current location until the court hears the matter again on November 28 and directed the Ministry of Environment, Forest and Climate Change to ensure compliance of the same. The Maa Baglamukhi Temple has "earmarked" 1.5 acres in the Sainik Farm to keep the elephant.

The HC was informed by the Delhi government that it did not have clarity on the purpose and the need to transfer the elephant to Delhi. The bench of Chief Justice Manmohan and Justice Tushar Rao Gedela went on to issue notice to Maa Baglamukhi Mandir, which has its registered



address at Greater Kailash and plans to house the elephant at Sainik Farm.

Forms 3 and 4 under the Captive Elephant (Transfer or Transport) Rules, 2024, as submitted to the court by the Delhi government, show the Sainik Farm property was inspected by wildlife department officials on August 8, when they met temple trustee Dilip Kumar Barik. The inspection recorded that the premises have a roof approximately 20 feet high, air conditioning, a large swimming pool

as well as open space. On Thursday, the petitioner, the Federation of Indian Animal Protection Organisations (FIAPO), submitted through its advocates Abir Phukan and Shibani Ghosh that the premises are "far from the natural habitat" of the elephant.After Deputy Conservator of Forest (DCF) Vipul Pandey failed to give details related to the ownership and occupancy of the premises, the bench directed him to inspect the site and get back with the details later in the day.

## GCPL reports high-single digit volume growth amid inflationary pressures

Guwahati: Godrej Consumer Products Limited (GCPL) announced its financial results for Q2 FY 2025, reporting a notable 7% growth in standalone sales and volume year-on-year. The company highlighted its resilience amidst rising palm oil prices and fluctuating consumer demand, particularly in India

In India. GCPL's home care segment thrived, achieving a 12% growth driven by successful product launches like the new Liquid Vaporiser and Goodknight Agarbatti. However, personal care faced challenges, with only 3% growth as inflation impacted margins. The overall EBITDA for the quarter was flat, reflecting the strain from elevated oil costs. The company's performance in the Guwahati mirrors this trend as demand for household insecticides and air fresheners remains robust, particularly as seasonal changes prompt consumers to invest in home care products. Notably, the introduction of innovative air fresheners and the positive reception of the new vaporiser have bolstered market share against illegal incense competitors.

GCPL's Managing Director, Sudhir Sitapati, emphasized a commitment to guality and strategic pricing to mitigate cost pressures, aiming for a recovery in margins as market conditions stabilize. The company remains optimistic about sustaining its growth trajectory across its diverse product portfolio.

## India shines at WorldSkills 2024: Minister Jayant Chaudhary honors winners

Guwahati: Jayant Chaudhary Minister of State (I/C) for Skill Development and Entrepreneurship, honored the outstanding winners of the WorldSkills 2024 competition, held in Lyon, France. India emerged victorious with 16 accolades, including four bronze medals, showcasing the nation's skill prowess on a global stage.

During the ceremony, the Minister recognized the achievements of both the WorldSkills winners and eight Paralympic medal-

ists, emphasizing that their success exemplifies the strength of India's skilling ecosystem. "These accomplishments reflect not only individual dedication but also our commitment to becoming the world's skill capital," he stated. event underscored The India's expanding capabilities in traditional crafts and emerging sectors

Guwahati is poised to benefit significantly from these victories. As India's skill capital expands, businesses in Guwahati can

expect to tap into a more qualified workforce, fostering growth in various industries. The recognition of skilled youth can stimulate local entrepreneurship, driving innovation and improving service quality in the market.

In addition to cash prizes awarded to the winners, the event highlighted the crucial role of industry experts and training institutions, ensuring that India maintains its momentum toward becoming a global hub for skilled talent.

## Jin from BTS teams up with Dolby to celebrate new single "I'll Be There"

Aizawl/Kohima: Dolby Laboratories, a pioneer in immersive entertainment, has collaborated with Jin, a member of the iconic K-pop group BTS, for its latest "Love More in Dolby" campaign. The partnership promotes Jin's new single "I'll Be There," now available globally in Dolby Atmos, enhancing the listening experience with extraordinary clarity and depth.

Jin expressed his excitement, stating, "When I first heard my new music in Dolby Atmos, I was truly amazed by the incredibly vivid and immersive experience. It felt like you are right inside the music." His forthcoming solo album, Happy, is set for release on November 15, also in



**Dolby Atmos** 

The campaign features a commercial directed **GRAMMY-nominated** by Colin Tilley, illustrating how Dolby Atmos can elevate everyday moments into extraordinary experiences. According to Todd Pendleton, Senior Vice President and CMO of Dolby, this technology enables fans to connect more deeply with Jin's mu-

sic.The buzz surrounding Jin's new release and the Dolby Atmos experience is generating excitement among local music enthusiasts. As streaming services like Apple Music and TIDAL embrace Dolby Atmos, consumers in Aizawl are eager to experience this innovative technology, enhancing their engagement with global music trends.

## Mahindra Truck and Bus strengthens its presence in West Bengal

Pune: After a strong year-on-year growth of over 46% in business volume in F'24, Mahindra's Truck and Bus Division (MTBD) has inaugurated a state-of-the-art dealership in Kolkata for the state of West Bengal which adds 14 service bays that can service more than 28 vehicles per day while also providing driver lodging, 24-hour breakdown assistance, and AdBlue availability. Inaugurates its 86th dealership in Kolkata, West Bengal.

Mr. Vinod Sahay, President and chief purchase officer - AFS, President -Aerospace and Defence Sector, President - MTBD & CE, Member of the Group Executive Board, said, "We take pride in MTBD's strong presence in the Indian CV market, securing the No. 3 position in various sectors. The ad-

dition of new dealerships and the BLAZO X, FU-

RIO, OPTIMO, JAYO ILCV GIVE THE

X, FURIO, OPTIMO and JAYO are the only CV truck range in India that gives-



range of trucks & CRUZIO Range of buses, equipped with Best-in-Class Mileage Guarantee and Double Service Guarantee, are key factors to elevate partners, customers, and the entire ecosystem, further strengthening market position."Mahindra BLAZO

double service guarantees including best in class fuel efficiency. Mahindra Truck and Bus, in partnership with Ramkrishna Mission Institute, runs a Regional Training Center in Belur Math that has trained over 1,100 technicians in the last 6 years.

## Vi expands OTT lineup with Sun NXT, strengthens regional appeal

Shillong/Guwahati: Vi, a leading telecom provider, has added Sun NXT to its Vi Movies & TV app, enhancing its OTT portfolio with South Indian blockbusters, exclusive series, and LIVE TV. Available in Tamil, Telugu, Malayalam, Kannada, Bengali, Marathi, and Hindi, Sun NXT now joins Vi Movies & TV's Plus and Lite packs, priced at Rs 248 and Rs 154 monthly, with no extra cost for subscribers. This move underscores Vi's commitment to simplifying OTT access, offering users access to multiple platforms like Disney+ Hotstar, SonvLIV. ZEE5. and ManoramaMax under a single subscription.

With 52% of the OTT content demand now for regional languages, as reported by FICCI-EY, Vi's addition of Sun NXT taps into a growing consumer trend and supports the brand's goal of delivering tailored content for India's multilingual market.

Vi's expanded OTT options are expected to draw significant attention, providing users with convenient access to regional content that matches their cultural preferences. Local subscribers can now enjoy Sun NXT's top titles, including Annaatthe, Beast, and Doctor, adding value to the Siliguri market by combining top-quality regional content in one comprehensive app. Vi's strengthened portfolio is set to enhance the OTT experience for a broader regional audience across India.

## Indian Bank reports 36% profit surge in Q2 FY25, strong growth across segments

Itanagar: Indian Bank announced impressive financial results for the quarter ending September 30, 2024, with a 36% year-onyear (YoY) net profit increase, reaching ₹2,707 crore, up from ₹1,988 crore in September 2023. Operating profit rose 10% to ₹4,728 crore, while net interest income saw an 8% growth, amounting to ₹6,194 crore. The bank's total business reached ₹12.44 lakh crore, a 10% YoY growth, with advances rising 12% to ₹5.51 lakh crore. Retail, agriculture, and MSME (RAM) sectors contributed significantly, achieving a 14% increase YoY. Total deposits grew by 8% to ₹6.93 lakh crore, and the CASA ratio held steady at 40.47%. Asset quality strengthened, with gross NPAs declining to 3.48% from 4.97% last year. Key profitability metrics showed improvement: return on assets (RoA) climbed to 1.33%, and return on equity (RoE) reached 21.04%. Digital channels also expanded, as mobile and UPI users grew 20% and 27% YoY, respectively. The bank received awards for its excellence in public sector banking, including recognition for language implementation and agriculture programs, solidifying its reputation in India's financial landscape.

## **BUSINESS**

## THE MILEAGE

# Kalyan Jewellers launches new showroom in Guwahati, offers exciting festive promotions

Guwahati: Kalyan Jewellers, one of India's leading jewellery brands, has unveiled its second showroom in Guwahati. aimed at strengthening its foothold in Assam and enhancing accessibility for customers. The new showroom showcases an extensive range of jewellery designs across various collections, featuring state-of-the-art facilities that promise a premium shopping experience.

The launch coincides with the festive season, just ahead of Dhanteras, Kali Puja, and Diwali, which



are significant for gold purchases in Indian culture. To celebrate this occasion, Kalyan Jewellers is offering enticing promotions,

including up to 50% off on making charges for plain gold jewellery and substantial discounts on other categories, making it an attractive destination for festive shoppers.

In Guwahati, this expansion is poised to invigorate the local jewellery sector, providing residents with enhanced options and competitive pricing. The presence of a major player like Kalyan Jewellers is expected to stimulate the market, encouraging local jewellers to innovate and elevate their offerings. As a result, consumers in Guwahati can anticipate a richer shopping experience during the festive season. For more details, visit Kalyan Jewellers.

## India's Skill Convocation 2024 celebrates 8 lakh graduates, swhowcases new AI and industry-aligned programs

**Guwahati:** At the Kaushal Deekshant Samaroh 2024, Prime Minister Narendra Modi celebrated over 8 lakh skilled graduates, calling India a global "powerhouse of skilled talent." The Ministry of Skill Development and Entrepreneurship (MSDE) hosted the event across 15,000 ITIs and 33 NSTIs, with the central ceremony held at New Delhi's Kaushal Bhawan and live-streamed nationwide to more than 19 lakh students.Addressing graduates, PM Modi emphasized their critical role in building a self-reliant India, or Aatmanirbhar Bharat. With an 87.34% pass rate in the All India Trade Test and a new 84.73% success rate for CITS instructors, the event highlighted MSDE's achievements. The ceremony recognized top-performing students, including those from trades such as engineering, new-age technologies, and Flexi-MoU programs. Shri Jayant Chaudhary, Minister of State (Skill Development), announced Al-focused modules for ITI students and new instructional materials in high-demand trades, encouraging industry and local leaders to support ITI upgrades. Para-athlete Ms. Preethi Pal, guest of honor, shared her journey of resilience, inspiring graduates to overcome challenges. MSDE's alignment with emerging industry needs marks a critical step toward enhancing India's role on the global skills stage.

## Tetley introduces vitamin C-enriched green tea line to boost wellness

Guwahati: Tetley has launched an innovative range of antioxidant-rich green teas, now fortified with Vitamin C, designed to enhance immune support while delivering delightful flavors. The new offerings include Tetley Green Tea with Ginger, Mint & Lemon, providing a refreshing kick, and the classic Tetley Green Tea, which emphasizes purity and well-being. Other flavors include the tropical Tetley Green Tea Mango and the soothing Tetley Green Tea with Lemon & Honey, appealing to a wide range of taste preferences.

Additionally, the Tulsi-flavored option infuses the aromatic essence of tulsi into the green tea experience, catering to the growing demand for functional beverages as the winter season approaches. The lineup is completed by the Tetley Green Tea Immune Kahwa, a blend that offers a unique post-meal experience.

This product launch aligns perfectly with the increasing consumer focus on health and wellness. As residents become more health-conscious, the availability of these flavored green teas provides a refreshing choice that supports both immunity and taste. Tetley aims to capture the interest of local consumers by blending traditional tea-drinking habits with modern health trends. positioning itself as a leader in the wellness beverage segment.

### Renault Nissan Automotive India surpasses 4.5 million powertrain units milestone



# TATA AIG launches innovative health insurance riders focused on women's health and mental wellness

TATA AIG Guwahati: General Insurance Company Limited has launched five new riders aimed at addressing critical healthcare needs, particularly in the realms of women's health, mental wellness, and cancer care. The new offerings-Mental Wellbeing, EmpowerHer, OPD Care, CanCare, and Flexi Shield—feature over 60 benefits designed to provide

comprehensive and flexible health insurance solutions amidst rising medical costs. EmpowerHer targets women's health issues, including infertility and gynaecological concerns, while the Mental Wellbeing rider introduces industry-first preventive mental health screenings. CanCare enhances cancer coverage, and both OPD Care and Flexi Shield cater to ev-

eryday health expenses, ensuring policyholders are shielded from the financial burden of healthcare.

The company has also streamlined its claims process, with cashless claims utilization rising to 76.95% in FY 2024-25 and significant improvements in processing times. With over 11,700 network hospitals across India, TATA AIG is committed to expanding access to quality healthcare, especially in underserved regions.

In Guwahati, these new riders are expected to resonate strongly, as residents increasingly prioritize health and wellness. TATA AIG's focus on innovation and accessibility aligns with the growing demand for tailored health insurance products, positioning the company as a leader in the sector.

# LIC Housing Finance sees 12% surge in Q2 FY2024-25 profits amid strong disbursements

**Itanagar:** LIC Housing Finance Ltd. (BSE: 500253; NSE: LICHSGFIN) reported a robust profit after tax of ₹1,328.89 crores for the second quarter ending September 30, 2024, marking a 12% increase from ₹1,188.05 crores in the same quarter last year. The board approved these results during a meeting today. The company's total disbursements for Q2 FY2025 reached ₹16,476 crores, also up 12% from ₹14,665 crores in Q2 FY2024. Disbursements in the Individual Home Loan segment rose by 4% to ₹13,051 crores, while project loans surged 223% to ₹1,397 crores, compared to

₹433 crores in the previous year. Total revenue from operations increased by 3% to ₹6,926 crores, while net interest income fell to ₹1,974 crores, down 6% year-on-year.

The outstanding loan portfolio rose to ₹2,94,588 crores, reflecting a 6% growth. Managing Director Tribhuwan Adhikari stated, "We are focused on affordable housing and our new Griha Sugam home loans, aiming to support self-employed individuals in line with government initiatives." The company expects steady growth in the upcoming festive season and beyond.

Guwahati: Renault Nis- unit san Automotive India Pvt pon

Ltd (RNAIPL) has reached a remarkable milestone by producing over 4.5 million powertrain units at its Oragadam manufacturing facility. Since commencing operations in 2010, the plant has delivered 2.83 million engines and 1.67 million gearboxes, catering to both Indian and export markets.

The cutting-edge facility features comprehensive capabilities, including the production of engines ranging from 800cc to 1500cc and the manufacturing of seven engine types and three gearbox varieties. RNAIPL has also contributed significantly to the electric vehicle segment with over 160,000 units of EV reducer components produced for export

Keerthi Prakash, Managing Director of RNAIPL, highlighted the importance of this achievement, stating, "This milestone not only strengthens our position in the market but also enhances our export capabilities." The company is poised for future growth, supported by a USD 600 million investment from the Renault Nissan alliance.

In Guwahati, this production expansion is likely to improve the availability of high-quality engines and gearboxes, thus increasing competitiveness in the region's automotive sector and attracting potential investments to boost local manufacturing capabilities.

### ITC's 'Feel Good With Fiama' Mental Wellbeing Survey 2024

New Delhi: With mental health conversations gaining traction, ITC's 'Feel Good With Fiama Mental Wellbeing Survey 2024' has marked its 4th year by exploring the perceptions and realities of mental health in India Commissioned with NielsenIQ, the survey unveils the awareness, attitude, and behavioural landscape for mental wellbeing in India. It reflects progressiveness in acknowledging the need for mental wellbeing while also indicating the persistent barriers in accessing professional support. While 83% of the survey participants believe mental health issues are nothing to be ashamed of, 81% feel ashamed of telling others that they are taking theratiative, in partnership with The Minds Foundation, provides subsidized virtual therapy with qualified professionals, making therapy more accessible and very affordable at INR 300/- per session. https://www.fiama. in/feel-good. "The 'Feel Good with Fiama' initiative resonates deeply with our brand purpose," said Sameer Satpathy, Divisional Chief Executive, Personal Care Products Business, ITC Limited. ITC Fiama is working towards making mental wellbeing a priority by fostering a culture of openness and acceptance. 29% of the surveyed individuals turn to practices like yoga, 31% tomeditation, and 30% to physical exercises like playing sports, dancing, gym, walking, etc. to de-stress. 36% find solace in the soothing

ITC Fiama, through its 'Feel Good with Fiama' ini-

power of music

### RBI may cut rates to 6.25%, say some economists: Report



Mumbai: India's central bank will cut its key policy rate in December by a quarter point to 6.25% to bolster slowing economic growth, according to a slim majority of economists in a Reuters poll who also expect inflation to moderate in the near-term.

unexpectedly Inflation spiked to 5.49% in September, but was forecast to cool to an average 4.9% this quarter and drop to 4.6% in January-March, giving the Reserve Bank of India (RBI) room to ease policy.

The central bank has held interest rates at their highest since early 2019 for the past 10 meetings.

Shaktikanta Governor Das recently said the balance between inflation and economic growth was "well-poised" and inflation

was projected to moderate next quarter.A change in stance to 'neutral' this month and economists now expecting a slight slowdown in growth has tipped the scales slightly in favour of a rate cut.

A slim majority of economists, 30 of 57, in an Oct. 21-29 Reuters poll said the RBI will cut the repo rate by 25 basis points to 6.25% at the conclusion of its Dec. 4-6 meeting. The remaining 27 forecast no change.

Miguel Chanco, an economist at Pantheon, expects a December cut from the Monetary Policy Committee as inflation remains "manageable".

"Our baseline view is predicated on the next GDP report due in late November falling well short of the committee's unusually rosy forecasts," said Chanco.

## Godrej L'Affaire lights up Diwali with heartfelt campaign #CelebratingAcceptance

Guwahati: Godrej L'affaire, the lifestyle platform by Godrej Industries Group, is making waves this Diwali with a poignant new film for their #CelebratingAcceptance campaign. The film tells the story of Shlok. a young boy who learns the true meaning of love and acceptance through the gentle guidance of his neighbor Aunt. She helps him see that all relationships, including same-sex couples portrayed by Ankit

Sensex and

Nifty fall on

weak Q2

earnings

stock market indices

opened in the red on

Wednesday as Q2FY25

earnings fell short of in-

dampening Diwali market

cheer amid continued for-

the BSE Sensex declined

0.28% to 80,142.11 by

9:57 am. Seven out of the

13 major sectors showed

losses, while small-cap

and mid-cap indices per-

formed better, rising 1%

Pharma stock Cipla

dropped 3.6%, extending

its recent losses follow-

ing broker downgrades.

Despite beating quarterly

profit estimates, concerns

over delays in US drug

launches and higher costs

have led analysts to lower

earnings projections for

the next two fiscal years.

zuki India rebounded by

1.75% after a sharp 3.8%

decline the previous day,

driven by positive festive

season sales data, which

reported a 14% year-on-

The Nifty50 and Sen-

sex have fallen nearly

7% from record highs

reached on September

27, impacted by foreign

outflows persisting for 22

consecutive sessions and

a largely muted earnings

year increase.

season.

Meanwhile, Maruti Su-

and 0.5%, respectively.

0.24%

points, while

eign selling pressure.

The NSE Nifty

Benchmark

expectations,

50

to

Mumbai:

vestor

dropped

24,411.9

Andulekar and Shailesh Gupta, deserve respect and understanding. The film emphasizes that. "Brown or colorful, after all, every diya is made from the same clay," a metaphor reminding viewers of the fundamental equality in all relationships.

In Guwahati, where the Diwali season is bustling with shopping and festivities, Godrej L'affaire's message has resonated deeply, inspiring conversations about inclusion. Guwahati shoppers, eager for meaningful connections in both family and society, have found the campaign's message especially impactful. Celebrating diverse relationships, the film brings awareness to the need for acceptance and inclusion-a perspective that Guwahati's vibrant markets embrace wholeheartedly during the festive season

nications Officer of Godrej, expressed hope that the film will "spark meaningful conversations around love that transcends norms." Godrej's diversity leader Parmesh Shahani also highlighted that the campaign aligns with government steps promoting equal rights for LGBTQIA+ individuals. This Diwali, Godrej L'affaire's heartfelt film invites everyone to celebrate love and inclusivity in its purest form.

Sujit Patil, Chief Commu-

## Gold falls behind silver and diamonds on Dhanteras 2024 due to high prices

Mumbai: Gold sales fell in the middle of a rise in silver sales and demand for diamonds during Dhanteras 2024, Business Standard reported.

"Silver sales rose 33% today, while gold volume fell by 15%," the report quoted Surendra Mehta, National Secretary of the Indian Bullion and Jewellers Association (IBJA) as saying.

The shift came due to Gold prices already being quite high (Gold prices rose 30% since last Diwali) and silver being perceived as a more practical investment, according to the report.

For instance, 10 gm of gold traded at ₹78,430 on Tuesday, which was up by 0.6% from the previous close.

When it comes to investments, Digi Gold, a platform for selling digital gold and silver got strong interest. It's even possible to do SIPs (systematic investment plans) using this platform on gold and silver.

Silver is gaining popularity here too. "We saw good interest in

digital silver on our platform

Titan's Tanishg and Zova, Kalyan Jewellers, and so on, have captured buyer attention, with Titan releas-



-- the only one offering digital silver," the report quoted Chirag Thallar, director at Amrapali Gujarat, as saying.

Digital silver sales were up 40% compared a year ago in terms of value, he added.

However, new designs and collections at leading jewellery chains such as

ing more than 2,000 new designs. This also comes amid a shift in preferences for the younger buyers towards diamonds, which include lab-grown varieties. offering a more accessible price point, according to the report. Apart from labgrown diamonds, natural 14 or 18 carat diamonds are also becoming popular.

## Maruti Suzuki share price slumps over 5% as Q2 profit declines 17%

Mumbai: Maruti Suzuki shares fell over 5% in early trading on Tuesday after the company reported weaker-than-expected Q2 results. At 1:45 pm, shares of India's largest passenger car manufacturer were trading 5.54% lower at Rs 10,846.30 on the Bombay Stock Exchange (BSE).

The company posted a

17% drop in standalone net profit for the September quarter, which came in at Rs 3,069 crore, down from Rs 3,716.5 crore a year earlier. This missed the Street's expectations, as analysts had estimated a net profit of around Rs 3.525 crore.

The company's revenue from operations remained nearly unchanged yearover-year, recording Rs 35,589 crore for the quarter versus Rs 35,535 crore in the same period last year. While revenue saw a marginal increase of 0.15%, it fell short of the market's projected figure, with analysts anticipating a higher contribution from Maruti's sales amid strong consumer demand.

## **Everything You Need to Know About Acid Reflux and GERD**

cid reflux, also called gastroesophageal reflux (GER), occurs when stomach acid or food flows back into the esophagus.1 This happens when the lower esophageal sphincter (LES) relaxes or becomes weak, causing symptoms like a burning sensation in the throat or chest (heartburn), a bitter taste in your mouth, burping, nausea, and bloating. Many people get occasional acid reflux after eating a large meal or lying down too soon after eating.

Almost everyone experiences acid reflux occasionally, but it may be gastroesophageal reflux disease (GERD) if you have acid reflux more frequently. About 20% of the US population has GERD.2 Treatment for acid reflux usually involves lifestyle changes and medications.

#### TYPES

There are two main types of acid reflux: gastroesophageal reflux (GER) and gastroesophageal reflux disease (GERD). The key difference between GER and GERD is the severity and frequency of symptoms. Gastroesophageal Reflux (GER):

Gastroesophageal reflux (GER) happens when the lower esophageal sphincter (LES) relaxes and allows stomach contents to flow back into the esophagus, causing symptoms such as burning in the chest and throat, regurgitation, and burping. GER is common and is often caused by eating spicy or fatty foods, drinking carbonated beverages or fruit juices, and certain medical conditions and medications. GER is also called heartburn, reflux, acid reflux, and acid indigestion.

#### **Gastroesophageal Reflux Disease**

Gastroesophageal reflux disease (GERD) is a chronic form of acid reflux that happens when GER symptoms persist and cause damage to the esophagus. In addition to the typical symptoms of GER,



people with GERD may experience symptoms like difficulty swallowing, chest pain, chronic cough, and throat irritation, GERD can lead to complications if left untreated.

#### Acid Reflux Symptoms:

Symptoms of acid reflux vary from person to person. Some people may have no symptoms, and others may have common symptoms of acid reflux, including:

A burning sensation in the chest or throat that may worsen after eating, lying down, or bending over

A bitter or sour taste in the mouth caused by stomach contents flowing back up into the throat or mouth (regurgitation)

- Burping
- Bad breath
- · Feeling like a lump is in your throat
- Sore throat
- Hiccups

- Abdominal bloating
- Nausea
- Dry cough

### What Causes Acid Reflux?

Acid reflux occurs when the lower esophageal sphincter (LES)-a bundle of muscle at the bottom of the esophagus-relaxes when it shouldn't or becomes weak, allowing stomach contents (acid and food) to flow back into the esophagus. Several factors may cause or contribute to a weakened LES and acid reflux, including:

Obesity: Excess body weight can increase pressure on the stomach, forcing acid to flow back into the esophagus.

A condition in which part of the stomach bulges through an opening in the diaphragm into the chest, weakening the LES and leading to acid reflux.

Pregnancy: Hormonal changes and increased pressure on the stomach from a growing baby can cause acid reflux during pregnancy.

6

#### **Risk Factors**

Certain risk factors can increase the likelihood of acid reflux, including: Smokina

- Consuming large meals
- Lying down or engaging in exercise after eating

· Eating certain trigger foods, such as spicy or acidic foods

Certain medications, such as beta-blockers for heart disease or high blood pressure, sedatives for anxiety, antihistamines, and tricyclic antidepressants

- Stress
- Anxiety
  - Poor sleep habits
- Diagnosis

Acid reflux is usually easy to diagnose based on your symptoms. If you have occasional acid reflux, you may be able to identify symptoms and use over-the-counter medications to alleviate symptoms.

A healthcare provider can diagnose acid reflux based on your symptoms, medical history, and a physical examination. Occasional acid reflux usually does not require tests to diagnose, but if it happens more than a couple of times a week or if you have symptoms that suggest complications of GERD, your healthcare provider may recommend testing.

#### **Treatments for Acid Reflux**

Treatment for acid reflux usually includes lifestyle modifications and medications to manage symptoms and prevent complications. If you have occasional acid reflux. healthy lifestyle habits and over-the-counter medicines may be sufficient to manage symptoms. For more frequent or severe acid reflux, your healthcare provider may recommend prescription medications.

What eating raw vegetables does to your gut

#### India Today Bureau

 Eating raw vegetables is beneficial for your overall health

 They are packed with nutrients, vitamins, and minerals

 Their high fibre content supports digestion and gut health

here are two types of people: those who love their vegetables raw and those who can't stand anything uncooked. They often debate which option is healthier-raw veggie enthusiasts argue that they're more nutritious. while those who prefer cooked vegetables point to potential pesticide residues. In the quest for healthier eating and reaching weight



goals, many people are choosing salads over full meals. However, it's worth questioning whether you should eat your vegetables raw and what impact they might have on your gut health.

"Eating raw vegetables has been celebrated for its health benefits since ancient times. According to Ayurveda, raw foods, particularly vegetables, are considered satvik in nature. meaning they promote purity and vitality in the body," says Dr Preeti Seth, a Delhi-based nutritionist and founder of Pachouli Aesthetics and Wellness.

She adds that from a modern nutritional perspective, raw vegetables retain heat-sensitive vitamins and enzymes. Here are a few reasons why raw vegetables are great:

Nutrient retention: Raw veggies often hold onto more vitamins and minerals than cooked ones. For instance, heat can destroy sensitive nutrients like Vitamin C

Hydration: Many raw vegetables have a high water content, which helps keep you hydrated. Staying hydrated is crucial for overall health.

Antioxidants: They're also a good source of antioxidants, which help fight inflammation and reduce the risk of chronic diseases.

Low in calories: Raw yeqgies are typically low in calories, making them a great choice for maintaining a healthy weight

## Are you drinking too much... water?

#### India Today Bureau

hat's the secret behind every celebrity's radiant skin? Hydration.

What's the key to maintaining good health and fitness? Drinking plenty of water. What's the top piece of advice from every health ex-

pert? Always stay hydrated.

We hear a lot about how important it is to drink water, whether from social media or parents reminding (or scolding) us. But it's also important to know that drinking too much water can be dangerous. So, while staying hydrated is essential, finding the right balance is key. "Water intoxication, also referred to as hyponatremia, happens when someone consumes excessive amounts of water in a short time, which dilutes the sodium concentration in the blood," Dr Tushar Tayal, consultant, internal medicine, CK Birla Hospital, Gurugram, tells India Today. He explains that sodium is a crucial electrolyte that helps regulate the balance of fluids inside and outside the cells. "If the kidneys are unable to remove the excess water efficiently, the surplus water enters the cells, causing them to swell," says the doctor. "The kidneys can only filter about 0.8 to 1 litre of water per hour.

## **SPORTS**

### IPL 2025 RETENTIONS

## Harbhajan Singh names top picks for Delhi Capitals



New Delhi: Former India off-spinner Harbhajan Singh has named his five possible retentions for Delhi Capitals (DC) ahead of IPL (Indian Premier League) 2025. Notably, the deadline for the all ten franchises to announce their retentions is October 31. As per the player regulations announced by the IPL Governing Council, teams can retain a maximum of six players either through direct retentions on Right to Match (RTM) cards. Recently, Harbhajan opened up on Delhi's retentions and touched upon the uncertainty over Rishabh Pant's retention. Pant had recently

asked his fans how much would he go for if he makes himself available in the auction. Speaking about their skipper, Harbhajan said that Pant should be retained at any cost. "About Delhi Capitals, we have heard a lot of things around whether Rishabh Pant will be retained or not. Only time will tell.

But if I were a part of the management, I would definitely retain him," said Harbhajan in a video released by Star Sports. Pant was the highest run scorer for Delhi in the IPL 2025 as he scored 446 runs from 13 innings at an average of 40.54 with three fifties.

## Chirag Chikkara bags India's 2nd gold

Chirag Chikkara wins gold in men's 57kg at U23 World Wrestling, Sujeet Kalkal and Vicky win bronze in their categories.

New Delhi: Chirag Chikkara became only the third Indian to become Under-23 world champion as India capped a rich haul of nine medals, including a gold and silver each, at the age group tournament here

Chikkara, competing in the men's freestyle 57kg category, eked out a narrow 4-3 in the closing seconds of the final win over Abdymalik Karachov of Kyrgyzstan.

He becomes the second Indian man, after Paris Olympics bronze medallist Aman Sehrawat, to win the gold at the U23 Championships.

Sehrawat had achieved the feat in the same category in the 2022 edition of the meet while Reetika Hooda had become the first Indian woman to bag a gold at the tournament when she won in the 76kg category last vear.

Ravi Kumar Dahiya had also won a silver in the U23 World Championships in 2018 Chikkara reached the



final after a series of domirankings.

Iran topped the team rankings with 158 points followed by Japan (102), Azerbaijan (100) and INida (82)

Vicky defeated former U20 World Championships silver medalist and European junior champion Ivan Prymachenko of Ukraine with a convincing 7-2 marain to win bronze in the men's 97kg freestyle event. It is the highest weight category at which India have medalled at this tournament

Vicky had defeated Merab Suleimanishvili of Georgia via fall in round of 16. Radu Lefter of Moldova 5-0 in quartefinal before losing to Mahdi Hajiloueian Morafah of Iran in semifinals.

Having narrowly missed a final berth the other day, Sujeet Kalkal bounced back from being 0-4 down to beat Mustafo Akhmedov of Tajikistan 13-4 and win bronze in men's 70kg freestyle.

Sujeet had beaten Georgi Antoanov Zhizgov 10-0 in round of 32. Tugsiargal Erdenebat 7-4 in pre-quarters, Narek Pohosian 6-1 before losing to eventual gold medallist Magomed Basihr Khaniev 4-8 in the final seconds the semifinal.

Abhishek Dhaka had earlier won a bronze as India finished with four medals (one gold and three bronze), bettering their previous year's performance where they had bagged two bronze in the freestyle category.

Additionally, Vishvajit More earned a bronze in the men's 55kg Greco-Roman category, rounding off India's impressive tally at the championships.

### AIFF to take up crowd violence in SAFF meets

Kolkata: Crowd violence in Sunday's semi-final between India and Nepal in the South Asian Football Federation's (SAFF) women's competition will be taken up by the All India Football Federation (AIFF). India lost the match that was stopped for over 70 minutes in the tie-breaker after having taken led from open play.

"The All India Football Federation has taken note of the incidents that happened during the SAFF Women's Championship 2024 semi-final in Kathmandu, Nepal, on Sunday, October 27, 2024. The AIFF will write to SAFF regarding the incidents and will take it up at the appropriate platform. The India U19 women's team faced an almost similar situation in a SAFF tournament in the recent past (in Bangladesh last February), and the AIFF feels such things are not good for the development of football in the region," according to an AIFF statement on Monday.

### Vinicius Jr breaks silence after Kane Williamson to miss third Test against India finishing second behind Rodri Vinicius Junior finishes second in the 2024 Ballon d'Or voting, Real Madrid skips ceremony

Madrid: Real Madrid star Vinicius Junior has broken his silence after finishing second in the 2024 Ballon d'Or voting behind Manchester City midfielder Rodri, suggesting that his outspoken fight against racism may have influenced the outcome.

The Brazilian winger, widely regarded as the frontrunner following Real Madrid's success in the Champions League and LaLiga last season, expressed disappointment yet resilience through a social media post shortly after the Paris ceremony, stating, "I'll do it 10x if I have to. They're not ready." According to news agency Reuters, his management team interpreted the post as a defiant reference to his ongoing efforts to challenge racism in football, something they believe may have cost him the prestigious award.

Madrid decided not to send a delegation to the event, reportedly cancelling a private jet upon learning

of the Ballon d'Or outcome, a sign of the club's discontent. Notably, Real Madrid still celebrated significant and Dani Carvajal also ranked high in the top four. Real Madrid midfielder

nant performances. defeat-

ing Gaukoto Ozawa 6-1 in

the pre-quarterfinals, lunus

lavbatirov 12-2 in the last

eight stage and Allan Oral-

India's medal haul in the

men's freestyle category

also included two bronze

medals, placing the nation

fourth in the team standings

with 82 points, trailing Iran

(158), Japan (102), and

India also won two more

bronze in men's freestyle

taking the country's med-

al count in the category to

four that secured the nation

a fourth place in the team

Azerbaijan (100).

bek 8-0 in the semifinals.



achievements at the ceremony, securing the "Men's Club of the Year" title and Ancelotti seeing Carlo the "Best Men's named Coach." However, Vinicius's loss in the top player category stirred frustration within the club.

Rodri became the first Premier League player since 2008 to claim the Ballon d'Or a recognition of Manchester City's historic treble-winning season. Meanwhile, Real Madrid players Jude Bellingham

Aurelien Tchouameni ex-

pressed support for Vinicius

on social media, suggesting that the Brazilian had deserved the win: "Nothing will take away what you've achieved, my brother. We ALL know... They are not ready for what you're gonna deliver. Love."

Speaking on the matter, Vinicius's management told Reuters that they believed his advocacy against systemic issues, such as racism in Spanish football, likely played a role in the Ballon d'Or decision.

Kane Williamson suffered a groin injury during Sri Lanka series

Williamson has been undergoing rehabilitation in Mumbai

New Zealand are leading the series 2-0

New Delhi: Star New Zealand batter Kane Williamson has been ruled out of the third and final Test of the ongoing series against India, announced New Zealand Cricket (NZC) on Tuesday, October 29. Williamson suffered a groin injury during the recent two-match series against Sri Lanka and missed the first two Tests against India.

The former Kiwi skipper will now also not travel with the team for the third Test scheduled to be played from November 1 at the Wankhede Stadium in Mumbai. The move has been taken to ensure that he's fit for the upcoming three-match Test series against England at home which begins on November 28.New Zealand head



coach Gary Stead revealed that Williamson has made good progress in his rehabilitation and said that the management has decided to take a 'cautious approach' with him to get him ready for England series. "Kane continues to show good signs, but isn't guite ready to jump on a plane and join us. While things are looking promising, we think the best course of action is for him to stay in New Zealand and focus on the final part of his rehabilitation so he'll be good to go for England. The England series is still a month away so taking the cautious approach now will ensure he is ready for the first test in Christchurch," said Stead in a media release.Before getting injured, Williamson didn't have a memorable time in the Sri Lanka series