

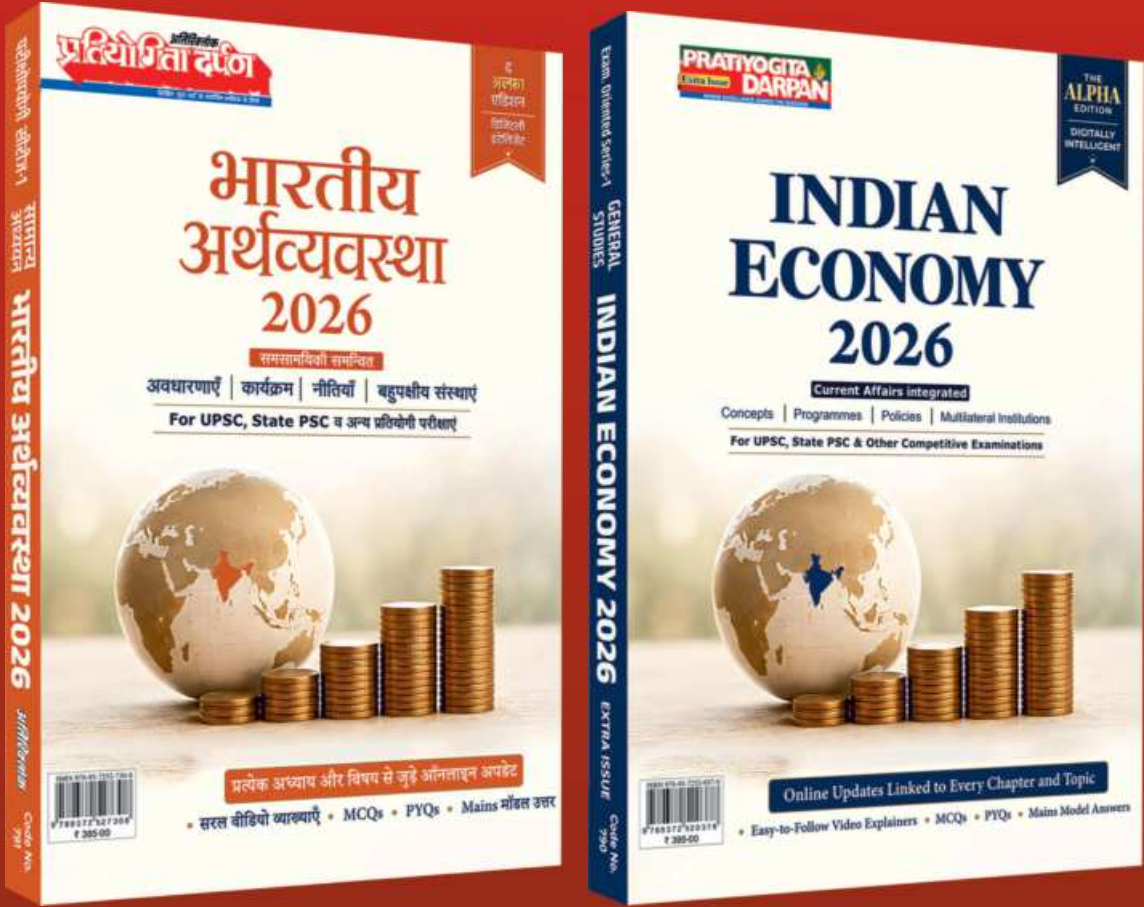


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INBRIEF



Army trains 50 Civil Defence volunteers in disaster response

The Indian Army trained 50 Delhi Civil Defence volunteers and master trainers at 60 Infantry Brigade, Palam, in a three-day programme. Training covered drone threats, air-raid preparedness, fire safety, search and rescue, casualty management, cyber hygiene and emergency communication to strengthen response and civil-military coordination.

Govt. to set up medical rooms in schools for first aid: Sood

Education Minister Ashish Sood on Sunday said the government will set up medical rooms in 1,086 government schools at a cost of ₹48.87 crore. Mr. Sood said a trained health worker, such as an Auxiliary Nurse Midwife or a multipurpose health worker, will be engaged in each school to address immediate health needs and provide adolescent health support, including first aid and ORS. However, diagnostic services and prescription medicines will not be provided.

Food Safety Dept. destroys 922 kg of food items in raids

The Food Safety Department destroyed about 922 kg of food items during surprise inspections ahead of the festival season, the Chief Minister's Office stated in a release on Sunday. "These included 370 kg of spoiled *khoya* and 150 kg of *chhena* at Mori Gate Khoya Mandi, and 402 kg of food items at unlicensed sweet-making units in west Delhi's Nihal Vihar," the release added.

Sirsa chairs meeting on joint NCR efforts to curb winter pollution

Coordination stepped up, says Environment Minister after reviewing steps to ease congestion near border areas, take action against polluting vehicles

The Hindu Bureau
NEW DELHI

The Delhi government has stepped up coordination with neighbouring National Capital Region (NCR) districts to curb winter air pollution, Environment Minister Manjinder Singh Sirsa said after chairing a virtual meeting on Sunday to review measures to ease congestion near border areas and intensify action against polluting vehicles.

The meeting focused on strengthening inter-State coordination and ensuring the effective implementation of pollution-control measures under the Graded Response Action Plan and directions issued by the Commission for Air Quality Management in NCR and adjoining areas, according to an official statement from the Minister's office.

"The Delhi government is working in close coordination with the Union government and Central agencies, with continued support for measures aimed at improving air quality, strengthening clean mobility, reducing road dust and ensuring coordinated enforcement across the NCR," the statement quoted Mr. Sirsa as



The Minister said traffic movement would be synchronised and adequate personnel deployed at key traffic corridors. FILE PHOTO

saying. Senior traffic police officials from Noida, Faridabad, Gurugram, Sonapat, and Bahadurgarh attended the meeting.

'Smoother traffic flow'

According to the statement, traffic movement would be synchronised and adequate personnel deployed at key traffic corridors and congestion-prone locations, particularly near NCR border areas, to ensure smoother traffic flow and minimise vehicular emissions caused by congestion.

An official familiar with the matter said the Supreme Court's directions on diverting trucks not bound for Delhi through the Eastern and Western Peripheral Expressways would be strictly enforced to reduce unnecessary

heavy-vehicle movement through the city. Restrictions on the plying of over-age diesel and petrol vehicles would also be strictly implemented.

Meanwhile, Delhi's air quality remained in the 'moderate' category for the second consecutive day on Sunday. The 24-hour average Air Quality Index (AQI) stood at 153 at 4 p.m., down from 191 on Saturday, the Central Pollution Control Board's daily bulletin showed.

However, the improvement is expected to be short-lived, with the city's air quality forecast to deteriorate to the 'poor' category on Monday and remain there until Wednesday, the Centre's Air Quality Early Warning System for Delhi stated in its Sunday bulletin.

Child rights panel issues notices over girl's death in school

Shrimansi Kaushik
NEW DELHI

The Delhi Commission for Protection of Child Rights (DCPCR) on Sunday issued notices to the Directorate of Education, the school principal, and the police over the death of an 17-year-old Class 12 student who was found with severe burns at a government school in east Delhi's Krishna Nagar on Saturday.

It also sought an inquiry report from the directorate within two weeks.

According to the police, the girl was found behind the school's guard room after authorities heard cries from the area. She was taken to Dr. Hedgewar Arogya Sansthan, where she was declared dead on arrival. A three-page note and a water bottle containing petrol were recovered from the spot, police said.

Taking cognisance of media reports, the commission also raised concerns about student safety, questioning how the girl managed to bring an inflammable substance into the school premises without being noticed.

"The contents of the news report, if true, are disturbing and raise serious concern on the safety of children on the school premises. The incident as a whole has resulted in violation of child rights on account of negligence of public servants," it stated.

The DCPCR has sought an inquiry report from the Directorate of Education within two weeks

DCPCR member Kundan Kanskar said the commission would take action after receiving the inquiry report. "Such incidents hint at a lack of accessible, quality mental health services in schools," he said.

Police probe continues

A police officer on Sunday said the school's CCTV digital video recorder has been seized and the police are examining the footage to reconstruct the sequence of events.

"We are questioning the security guard, teachers and family members to ascertain how the incident went unnoticed. The attendance register has also been examined," the officer said.

The CCTV footage reportedly shows the student walking alone towards the water tank carrying a black bottle. However, the camera near the spot where she allegedly set herself on fire was found to be non-functional, police sources said, adding that no FIR had been registered in the case as of Sunday.

(With inputs from PTI)
(Those in distress can contact Tele MANAS at 14416 to seek help)

Two feared trapped as building collapses

The Hindu Bureau
NEW DELHI

Two men, aged 60 and 36, are suspected to be trapped after roof slabs collapsed during the construction of a building in north-east Delhi's Harsh Vihar on Sunday evening, the police said.

The collapse occurred in the Milan Garden area when an additional floor was being built on an old, single-storey house on a 200-square-yard plot, a police officer said.

The Delhi Fire Services received a call at 6.46 p.m. and sent five fire tenders. Teams from the National Disaster Response Force, police, Civil Defence and the Delhi Disaster Management Authority joined the rescue efforts.

"Two people are suspected to be trapped, but there is no confirmation yet," Additional Deputy Commissioner of Police Sandeep Lamba said.

No casualties had been reported at the time of going to press.

"Their family members suspect that they are trapped as their mobile phones are not reachable," the officer said.

Some relatives alleged that the rescue work was slow and tried to remove the debris themselves.

The police said the cause of the collapse and the status of construction approvals were yet to be established.

(With inputs from PTI)

Cyber commandos lead Delhi Police's fight amid protests, bomb hoaxes, crypto frauds

Lavpreet Kaur
NEW DELHI

Amid a series of hoax bomb threats and ongoing youth-led protests demanding the resignation of the Chief Election Commissioner over alleged voter list manipulation, Delhi Police's cyber commandos are working round the clock to trace digital footprints, identify misleading social media content and help investigators unravel complex cybercrime cases.

From examining email records and Virtual Private Networks (VPNs) to tracing cryptocurrency transactions in digital arrest scams, the specialised personnel use technical expertise to turn digital clues into investigative leads.

In an exclusive interaction with *The Hindu*, cyber commando Akhil Raj, who works with the Delhi police's Intelligence Fusion and Strategic Operations (IFSO) unit, explained how the team tracks suspects, investigates online fraud and flags manipulated videos circulating on social media platforms.

The Cyber Commando programme was inaugurated in 2024, with 300 personnel trained in its first batch. The selected officers underwent six months of residential training at eight centres, including the National Forensic Sciences University and Indian Institutes of Technology.



Delhi Police's IFSO unit helps field officers solve cybercrime cases across the National Capital Region. SPECIAL ARRANGEMENT

Delhi has eight cyber commandos. Their deployment depends on a case's technical requirements and the expertise needed. In the event of a ransomware attack on a government system, for instance, the I4C identifies a suitable commando to assist the investigation alongside the State police, which remains the first responder.

Mr. Raj trained at the NFSU in Gandhinagar. He has worked with the Delhi Police's IFSO unit since 2019 and spent nearly two years as a cyber commando. His areas of expertise include digital forensics, cryptocurrency investigations and malware analysis.

Misleading content

"With protests continuing in the Capital, cyber commandos are monitoring social media for provocative and misleading posts, reels and videos. The team con-

tinuously tracks keywords to flag potentially manipulated content," Mr. Raj said. He added that once a video is flagged, the police send takedown requests to social media platforms such as X and Meta.

Mr. Raj, who was involved in investigations into hoax bomb threats received in Delhi in 2024 and 2025, said investigators approach email service providers for information such as IP addresses, registered contact numbers, and alternate email IDs. They routinely seek records spanning six months to a year to establish a sender's online activity.

The process becomes more difficult when suspects use VPNs or the Onion Router (Tor) network to conceal their digital footprints. However, in some cases involving free VPN services, a temporary break in the connection can expose the actual IP

address, allowing investigators to approach internet service providers for further details. Out of over 20 bomb threat cases that he investigated, police caught four to five senders, including three students using VPNs to postpone school exams.

Cryptocurrency-related frauds, including 'digital arrest' scams where stolen amounts are quickly converted into cryptocurrency and transferred abroad, are on the rise. In these cases, investigators seek customer data from crypto exchanges and analyse public blockchain records to link digital wallets, Mr. Raj said. The aim is to turn scattered technical clues into leads that investigators can use to identify suspects and build their cases.

'Improved speed'

Additional Commissioner of Police (IFSO) Sanjay Bhatia said cyber commandos have improved the speed of investigations by enabling officers to map digital trails and connections more quickly.

"What would earlier take weeks to establish – the path of a crime and the various digital nodes involved – can now be mapped in just two to four days. They bring specialised skills and we are constantly working to upgrade their expertise as technology and cybercrime evolve," Mr. Bhatia added.

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Aid plan for youth leaving care homes

Nikhil M Babu
NEW DELHI

The Delhi government is set to introduce individual plans for teenagers exiting Child Care Institutions at 18 - based on their circumstances, requirements and rehabilitation needs - un-

der the proposed 'After-care Scheme for Young Persons', a government official said on Sunday.

Under the scheme, the eligible beneficiaries will receive up to ₹2 lakh for higher education and ₹60,000 for vocational training. "A database of in-

dividuals eligible for after-care will be maintained and these individuals will be recommended to various Delhi government departments for internships, contractual roles or outsourced employment opportunities," the government official said.

BJD seeks PM’s aid to resolve tussle between Odisha and A.P. over Kotia

Press Trust of India
BHUBANESWAR

The Biju Janata Dal (BJD) on Sunday sought Prime Minister Narendra Modi’s intervention to resolve the decades-old dispute between Odisha and Andhra Pradesh over the Kotia cluster of villages amid the southern State issuing a notification to hold panchayat polls in the area on November 3.

Senior BJD leaders Pradeep Majhi and Bhruhu Buxipatra made the de-



BJD leader Pradeep Majhi

mand at a press conference in Bhubaneswar, hours before the Prime Minister arrived in Odisha to inaugurate the Reserve Bank of India’s data centre and Cybersecurity Train-

ing Institute at Jatni. “The BJD would like to suggest that Chief Minister Mohan Charan Majhi request the PM to intervene in the Kotia issue and resolve it,” Mr. Pradeep said. “The BJD will hold the Chief Minister accountable if Andhra Pradesh conducts the panchayat elections in Kotia villages on November 3. The elections would be considered the Chief Minister’s failure to protect the State’s territory,” Mr. Buxipatra said. The Andhra Pradesh go-

vernment has issued a notification to conduct panchayat elections in three disputed villages in the Kotia gram panchayat. Mr. Pradeep said the BJD would be on the ground in Kotia and prevent elections in the area. On October 19, the BJD chief had written to the Odisha CM seeking his intervention in the Kotia issue. The dispute is before the Supreme Court, and the residents of these villages enjoy dual voting rights in both States.

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RISE	06:29	SET 17:41
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Kashmiri Pandits object to graveyard en route to Shankaracharya hill

The Hindu Bureau
SRINAGAR

Kashmiri Pandit groups on Sunday objected to the Jammu and Kashmir government-approved construction of a graveyard en route to the Shankaracharya hill in Srinagar.

In a post on X, Ravinder Raina, who heads the Save Sharda Committee, said: “During my lifetime, I haven’t heard of this *mazaar* (graveyard) on Shankaracharya road leading to the Shankaracharya temple in Srinagar. Has it suddenly cropped up? I asked my childhood friends who are frequent visitors to the temple, but they denied presence of any *mazaar*.”

The post evoked a barrage of tweets from the community besides demands to stop construc-

tion work at the site. However, the opinion about the graveyard is divided between the Muslims and Hindus of the Valley. Hakim Sameer Hamdani, a well-known author, said, “A bit of understanding would make it clear that the design and the motif of the tombstones is from the Sultanate period and it somewhat persists till late Mughal and early Afghan rule. Anyway history, especially art history, doesn’t count much these days.”

The J&K administration’s Roads and Buildings Department, in an order on September 12 this year, had approved ₹44.37 lakh for “improvement of Astan Aliya Syed Usman Sahib (the graveyard) on the way to Shankaracharya road”.

IIT-B student death: 25 detained for staging march

Yohan Ashish Varghese
MUMBAI

Around 20 to 25 people, including stand-up comedian Masoom Rajwani, were detained by the Mumbai police during a candlelight march at Chaityabhoomi in Dadar on Sunday evening.

They were demanding justice for IIT Bombay student Sahil Wakode, who died by suicide last month amid allegations of caste-based discrimination.

Protesters alleged that the police forcibly removed them, including women. The police maintained that the march was unauthorised. Those detained were later released.

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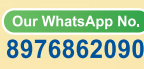
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INBRIEF



Haryana guest teachers stage march seeking regularisation

Thousands of guest teachers from across Haryana on Sunday took out a rally in Kurukshetra and marched towards Chandigarh demanding their regularisation in accordance with court rulings. The protesters will submit a memorandum to the Haryana Governor seeking implementation of the State government's three-year regularisation policy. The march, organised by the Haryana Guest Teachers' Joint Front, comes amid a protest outside the Mini Secretariat in Kurukshetra that has been going on since June 23.

FIR sought after voter ID cards found on banks of Narmada

A total of 343 voter ID cards were found abandoned on the banks of the Narmada river in Mandleshwar town of Madhya Pradesh's Khargone district on Sunday, following which the Opposition Congress demanded the filing of an FIR and an impartial probe. Preliminary information suggests that the cards belong to the Rau Assembly constituency in neighbouring Indore district. Residents found the cards during a cleanliness drive along the riverbank and informed the administration. A video showing the recovered cards went viral on social media. [PTI](#)

Anti-drug activist murder: protests break out across Punjab against AAP govt.

Agitators burn brooms, effigies in Mansa, Hoshiarpur and several other districts on Joint Action Committee's call seeking justice for Jhota; govt. 'failed' to rein in drug traffickers, allege protesters

Press Trust of India
MANSA/HOSHIARPUR

Members of various farmer organisations and political parties held protests across several districts in Punjab on Sunday, demanding justice for slain anti-drug activist Parvinder Singh Jhota. The protests were held on a call given by the Joint Action Committee, which is leading the agitation over the murder of Jhota.

Protesters burnt brooms and effigies of the Aam Aadmi Party (AAP) government in several districts, including Mansa and Hoshiarpur. In Mansa, Jhota's father Bhim Singh burnt a broom, the election symbol of AAP.

At Tanda, the protesters were led by Lok Inqlab Manch patron Hardeep Singh Khudda. Kisan Mazdoor Sangharsh Committee (Piddi group) president Paramjit Singh Bhulla was among those present.



The agitation is spearheaded by the Joint Action Committee that comprises various organisations and social activists. FILE PHOTO

Mr. Bhulla alleged that the AAP government, which had come to power promising to curb drug abuse, "failed" to rein in drug traffickers while those raising their voices against drugs were facing violence. He alleged that political leaders were exploiting the drug issue for electoral gains instead of addressing the problem. He urged people not to allow any political party to use Jhota's death for electoral purposes.

Meanwhile, Congress

workers led by former Zila Parishad member Sumit Dadwal gathered at Adda Harse Mansar in the Mukerian area of Hoshiarpur and burnt brooms to register their protest. Senior Congress leader and former Health Minister Balbir Singh Sidhu led a candlelight march from Gurdwara Amb Sahib to Mohali's Phase 7 to honour Jhota and others who have fought against the drug menace in Punjab. State Congress president Pargat Singh and former Faridkot

MLA Kuldeep Singh Kiki Dhillon also participated in the protest. Members of Akali Dal Waris Punjab De also held protests over the Jhota's murder at several places in the state.

On October 13, Jhota, known for raising his voice against the alleged illegal sale of addictive substances at chemist shops, was shot dead inside a medical store in a busy marketplace in Mansa. Ashwani Kumar, the store owner who allegedly opened fire at Jhota after the activist questioned him over the sale of drugs to an elderly man, has been arrested.

The killing triggered a political slugfest in Punjab, where the Assembly election is due early next year.

Family's demands

The family of Jhota has refused to allow a post-mortem and cremation until their all demands are met, including the resignations of CM Bhagwant Mann and DGP Gaurav Yadav.

Uttarakhand govt. lifts freeze on hiring ahead of 2027 poll

Press Trust of India
DEHRADUN

In the run-up to the 2027 Assembly election, the Uttarakhand government has announced that a recruitment drive will be launched to fill vacant teaching and non-teaching posts in aided non-government secondary schools.

A statement issued by the BJP government in the State on Sunday stated that the long-standing freeze on recruitment has been lifted keeping in mind the interests of students. "In the election year, and with interests of students in mind, the State government has lifted the long-standing freeze on the recruitment process," it read.

School management committees will now be able to fill vacancies in respective schools based on student enrolment. School Education Minister Dhan Singh Rawat said the government was committed to strengthening the State's education system and ensuring the availability of required staff in schools.

"While some school management committees have been approaching the

Drive announced to fill vacant teaching and non-teaching posts in aided non-government secondary schools

High Court regarding the recruitment of teachers and staff, other schools, lacking such resources, have been struggling to function with a minimal number of teachers. In light of this, a decision has been made to facilitate the appointment of regular teachers and staff across all such schools," he said.

Mr. Rawat added that recruitment would be undertaken only against sanctioned vacant posts that had been formally revived or restored by the competent authority to prevent administrative hurdles in the future. He said teacher recruitment would be based on student enrolment and schools' actual requirements to ensure adequate staff and improve the quality of education.

He also directed officials to ensure recruitment in aided schools is transparent, fair and lawful.

Ghulam Nabi Azad, BJP hit out at Farooq over remarks on Pakistan

The Hindu Bureau
SRINAGAR

Democratic Progressive Azad Party president Ghulam Nabi Azad and the Bharatiya Janata Party (BJP) on Sunday criticised the remarks by National Conference chief Farooq Abdullah, who allegedly referred to "Pakistan and its saviour role in Kashmir".

Terming Mr. Abdullah's remarks as "seditious and anti-national", BJP spokesperson Altaf Thakur demanded that the authorities "examine it and take



Farooq Abdullah

appropriate legal action".

"It was deeply unfortunate that a senior political leader was questioning India's intentions towards the people of J&K while projecting Pakistan as a force working in their interest.

Mr. Abdullah should be booked for making such remarks. A leader who has taken an oath under the Constitution cannot be allowed to question the country's intentions towards its own people," Mr. Thakur said.

"Since 1947, successive Central governments have contributed to J&K's development, irrespective of political affiliations. I am shocked by Farooq Abdullah's statement," Mr. Azad said.

RELATED REPORT ON
» PAGE 11

Former Army captain held in Tamil Nadu over intelligence leak

The Hindu Bureau
VELLORE

A 52-year-old retired Army captain has been arrested by the Kaniyambadi police in Vellore on charges of sharing sensitive information on security forces with an unidentified woman, suspected to be a Pakistani intelligence operative.

The police identified the arrested person as Babu of Keelavalam village on the outskirts of Vellore. An initial inquiry revealed that,

based on inputs from Central agencies, the Kaniyambadi police searched the suspect's house.

The police said Babu had served in the artillery wing of the Army for 28 years before retiring in 2022. Thereafter, he settled in the village with his family. Investigations by Central agencies found that a Pakistani agent got in touch with Babu a year ago. They chatted on social media platforms, and Babu gave sensitive information to him.

Naseeruddin Shah wants to weaken democracy, says BJP amid SRFTI row

Shiv Sahay Singh
KOLKATA

A war of words has erupted after veteran actor Naseeruddin Shah attacked the Bharatiya Janata Party (BJP) as he backed students of the Satyajit Ray Film and Television Institute (SRFTI) staging an indefinite sit-in over violent incidents on the campus.

Mr. Shah alleged that the BJP was taking "revenge" on anyone not subscribing to its beliefs and policies. The BJP leadership in West Bengal ques-



Naseeruddin Shah

tioned the motives of the actor and said he "wanted to weaken democracy in the country".

BJP Rajya Sabha member Rahul Sinha called for a full investigation into the

veteran actor's criticism of the party over the ongoing agitation at the SRFTI, alleging his remarks could be linked to an international conspiracy.

Power cut alleged

On Sunday, a section of SRFTI students claimed power supply to the only classroom they had been accessing for Internet connectivity and workstation facilities was cut off, accusing the administration of intensifying measures to pressure them into calling off their agitation.

SPOTLIGHT

Suchitra Karthikeyan

It is 8.30 a.m. Office-goers bustle outside Chembur's Sandu garden in Mumbai, while teens laze on swings and slides, doomscrolling through their phones. Elder citizens and middle-aged men practise yoga or jog around the garden's tracks as the city awakens to a new day.

Priti Saputre, 40, looks alert, wearing a black shirt with the name of a quick-service app printed on the back, as she waits for any notification on her phone to get to work as a domestic worker. With six bookings a day, each up to 2 hours, Saputre endures 12-hour work days. She is paid every 15 days.

"I have been working for a year and a half for them and earn about ₹25,000 per month if I get all five stars. If I get four stars, the pay is halved. Only two cancellations are allowed every 15 days," says Saputre. Every cancellation by her also withholds ₹1,000 from her pay, she says.

Since 2025, applications like Snabbit and Pronto have entered the domestic work market, and existing players like Urban Company expanded their services to include house-help on demand under InstaHelp. These applications allow customers to book a domestic worker (almost exclusively women) for an hour

or more to do most of the household work: dusting, cleaning, mopping, washing utensils, cutting vegetables, and more. The rates start as low as ₹99 an hour and come with bulk welcome offers such as ₹49 for three bookings to attract more customers.

Rating-based pay

"We don't have any weekly offs and lunch time is decided by our supervisor. This varies usually as per the bookings," says Shaheen, a 32-year-old woman working for a quick-service company.

She says that the star-rating works both ways. "We can rate a customer as bad, and that person will not be listed for me again. But if someone else has reported a particular customer as bad, they may appear on my list as a potential customer". Sick days too result in docking in pay.

From 7 a.m. to 7.30 p.m., both women work in and around Chembur, resting in between at Sandu Garden in Mumbai.

"Initially, women working with these app-based companies were reluctant to talk to us," says Deepak Paradkar, the Maharashtra co-ordinator for Aajeevika Bureau. The non-profit organisation works with workers in the unorganised sector for their rights, pay, and social security.

"However, in the past year, many changes have been introduced which have made more women

Maid to order

Quick-help apps ensure that house help is just a few screen taps away. This is beginning to upset the ecosystem of support among domestic workers and long-term relationships built with employers



Domestic workers, representatives of trade unions, and activists attending a seminar on issues faced by app-based workers conducted by the Aajeevika Bureau in Mumbai. AAJEEVIKA BUREAU

approach us. Initially, the app-based work was paying more. As more women join, the clauses for docking pay have increased. In one case, a worker had her salary halved due to new clauses like late login, insufficient hours, and lower star-rating," says Paradkar.

Customer is king

The ultimate gainer is the customer. Younger people who have recently relocated to newer localities prefer booking domestic workers

as per their need.

Anshika, a 32-year-old bank employee residing in Chembur uses an app-based service, as she is assured of help when she needs it. "At ₹99/hour, the app is more reliable than a bai (domestic worker), as there is no scope of her skipping work. I can also add the same worker as a favourite if I am pleased with her work, so that I can repeat her in the next booking," she says. The app allows customers to book

workers between 6 a.m. and 6 p.m. "Both me and the worker can rate each other. While she will be able to see my rating of her work, I cannot see hers," says Anshika.

Paradkar says the problem with the rating system is that when a worker complains about a customer, no real action is taken against the customer.

Paradkar says people try to squeeze in unreasonable amounts of work into a time slot. "If someone is

booked for an hour and they complete the assigned tasks before time, then additional tasks are added by the customer, for the same pay. Workers have complained that if they refuse to do additional tasks, their ratings drop, resulting in docking of pay or fewer jobs," he explains.

Familiarity, flexibility

Not all domestic workers want to be on these apps. Manisha Chaudhary (42), prefers to do full-time housework. Working in four houses in a locality around Chembur's Diamond Garden in Mumbai, and two independent bungalows nearby, she says her work and timings are flexible.

"I have seen these (app-based) workers sit around Diamond garden waiting for bookings. They are not allowed to go home till their shift ends at 7.30 even if they have no jobs. I work from 7.45 in the morning to 6 in the evening, and am free to go if I finish my jobs earlier," says Chaudhary.

Her view is shared by other workers in the locality. Madhuri (45) too enjoys the flexibility in work timings. "Mornings are hectic at home. There is a water cut and my child goes to school in the morning, so I cannot come to work before noon. I work from noon to 8.30 in the evening in the same locality and one adjoining bungalow," says Madhuri.

However, she says that

she is overworked by some customers and has had fights with some over pay. "The pay is less than those apps, but full-time work is less taxing and travel time is saved. I can also ask my employers for my salary early, in case of emergencies," says Madhuri.

Paradkar says the apps have changed the nature of domestic worker relationships. "Women in traditional household know each other and build a community. Apps have killed this as workers are sent to different locations, giving no opportunity for bonding," he says.

No safety net

Safety is a big concern for women working via these apps. Apart from reporting problematic customers, Snabbit and Urban Company have an SOS button which the worker can press, alerting her supervisor, positioned nearby.

Paradkar says there have been instances when the door was locked with a complex locking system once the worker entered a customer's home. One worker alleged that a customer asked her to watch movies with him, while one worker alleged that a customer had hinted at sex, he says. All of the cases were reported to Aajeevika Bureau, which has sought the government's intervention.

Both Snabbit and Urban Company did not respond to *The Hindu's* questions

on pay and safety of the workers, and app processes.

Domestic-work app-based workers are not currently eligible for social security under any Maharashtra government scheme, says Paradkar. "These women are not workers but 'partners' as per these apps which puts them under the 'self-employed' category," he explains.

"When we tried to register these women on Maharashtra's domestic worker portal, a signature from the employer is required, which is the customer in this case. Most of them refuse to sign as these workers do temporary jobs at their houses," Paradkar says.

He adds that the apps are not ready to take responsibility as an 'employer', making it impossible to register these women for social security benefits offered by the State.

Parliament passed the Social Security Code, 2020, which provides the unorganised workforce, including platform and gig workers with social benefits.

"Currently, we are under the process of getting them e-Shram cards so that they may get some benefits in the future," says Paradkar. The e-Shram card registers workers in the national database of unorganised workers and can facilitate access to eligible social-security schemes.

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Man killed as luxury car 'driven by minor' hits scooter in Kochi

Social media influencer may face notice over 'divisive' Instagram post



JD(U) is finished, it won't win even 10 seats: Anant Singh

Shivakumar behind ₹600-crore deal to politically finish off Deve Gowda family: Kumaraswamy



HC to hear Pinarayi's plea against CMRL case FIR today

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Lessons on the right to assembly

Lately, the streets of Delhi have been tense with protests against the Central government. The large-scale exclusion of voters in the Special Intensive Revision (SIR) has led to protesters demanding the resignation of Gyanesh Kumar, the Chief Election Commissioner. The government responded with a heavy hand, deploying police and military personnel. This has led to questions regarding suppression of protests and how it offends the constitutional rights to expression and assembly.

The right to dissent and protest is integral to any liberal democracy. Holding rallies and demonstrations have a rich legacy in India, traceable back not only to the independence movement, but also to agitations by trade unions, farmers, social activists, and many more.

Unfortunately, over the past years, one has increasingly observed the emergence of a culture of suspicion. The sentiment –popular among the right-wing – of distrusting any disagreement with the government has a pre-democratic character. The immediate questions regarding ‘permission’ for protests, or ‘funding’ of the protesters is predicated on this view. It refuses to see citizens as autonomous agents with a right to protest for what they believe in. It considers the state as the provider of resources and citizens as passive recipients. The heart of the constitutional right to protest lies in not treating protesters with suspicion.

Article 19(1)(a) guarantees all citizens the right to free speech and expression and Article 19(1)(b), the right to



Thulasi K. Raj
Lawyer at the
Supreme Court of
India

If any meaningful right to assembly is to exist, public places must be easily accessible and available. Moving protests to distant areas renders the purpose of protests meaningless

assemble peaceably without arms. Fundamental rights operate as limits on state action. In any democracy, there is tension between the exercise of rights and the state’s authority. Hence, any restriction on the right to assembly must be subject to Article 19(3). It says that the state can make a law in the interests of sovereignty and integrity or public order, and impose reasonable restrictions. Here, we see a fundamental gap between the liberal state’s constitutional spirit and an executive that constraints this right. First, there is a disproportionate invocation of preventive laws. For instance, Section 163 of the Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023 was invoked in the capital immediately before the protests. This law is inherently problematic as it gives wide discretion to the executive to direct the removal of persons to prevent the disturbance of public tranquillity, among other grounds. This is coupled with a disproportionate use of force on peaceful protesters, long detentions without disclosing whereabouts, preventing access to lawyers or necessities, and issuance of deportation notices to Overseas Citizens of India who participate in the protest. The government routinely creates a chilling effect on freedoms of speech and assembly.

As stated by the Supreme Court in *Himmat Lal vs Commissioner of Police* (1972), reasonable regulation of assembly is different from arbitrary exclusion. While reasonable ‘time, place and manner’ restrictions can be imposed, the top court said that if the state ...“can constitutionally close both its streets and its parks entirely to public meetings, the

practical result would be that it would be impossible to hold any open-air meetings in any large city.” It cautioned that state monopoly on public places cannot defeat the right to assembly. Unfortunately, when the constitutional validity of the predecessor provision of Section 163 of the BNSS was challenged, the court in *Babulal Parate vs State of Maharashtra* (1961) refused to interfere. But it said that the provision is ‘attracted only in emergencies.’

Designating protest sites
If any meaningful right to assembly is to exist, public places must be easily accessible and available. This is why the denotification of Jantar Mantar as a protest site assumes serious relevance. Moving protests to distant areas renders the purpose of protests meaningless. On October 9, when the top court heard petitions challenging the blanket transport ban to Delhi, the court directed that ‘suitable alternative sites’ for protest must be designated. When the Delhi High Court was met with the denotification challenge, the Additional Solicitor General informed the court that that this was pursuant to the Supreme Court’s earlier order. Crucially, no interim orders were passed by the top court in the cases challenging denotification. Thus, Jantar Mantar remains inaccessible as a protest site. The court must reconsider extending legitimacy to a government that strips the people’s right to assembly. It must aspire to close the gap between constitutionalism that prioritises the right to assembly and conservatism which does not.

The need for a national media council

The recent protests called by the Cockroach Janta Party (CJP), and helmed by Opposition parties, demanding the resignation of Chief Election Commissioner Gyanesh Kumar have exposed a chink in journalists’ armour. The crackdown on journalists, especially freelancers and independent journalists, during the October 10 protests, has rekindled the debate on who has the right to be recognised as a journalist and about who decides who is a journalist.

One has seen how during the CJP protests, both in July over the NEET paper leak and in October over the demand for the CEC’s removal, freelancers and independent journalists, and content creators descended in hordes at the protest venue already bulging at the seams with reporters from registered media houses. However, during the second round of protests on October 10, phalanxes of riot police removed them from the protest site and sent them to detention centres. Only journalists with the Press Information Bureau (PIB) or Directorate of Information and Publicity (DIP) accreditation were allowed to cover the protests.

A Bench comprising Chief Justice of India (CJI) Surya Kant and Justice Joymalya Bagchi, while hearing a Public Interest Litigation (PIL) which seeks the protection of the right to freedom of expression by freelance journalists and content creators, wondered whether the right to freedom of expression empowered every citizen of this country to be a journalist. “If everyone starts becoming a journalist, it will create problems for every other



Rakesh Goswami
Professor of
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Institute of Mass
Communication, New
Delhi

Just like there is the Bar Council of India for lawyers and an Institute of Chartered Accountants of India for chartered accountants, the media council can recognise all working journalists, freelance journalists, camerapersons and technicians

person,” the CJI said. During the hearing, senior advocate Indira Jaisingh said that there must be a national protocol for police not to obstruct the professional work of any journalist who has an identity card from the employer. Solicitor General Tushar Mehta said that in the present era, any person with a mobile phone could claim to be an independent or freelance journalist when he/she would, in fact, be making reels only to garner popularity on social media to earn money by either presenting one-sided stories or sensationalising events.

Recognising journalists
These developments have put the focus back on the question of who recognises journalists. As per the Occupational Safety, Health and Working Conditions Code, 2020, a working journalist is a person whose principal avocation is journalism and who is employed in a newspaper, electronic media or digital media. This definition excludes people employed in a managerial or administrative capacity. Further, Central and State governments provide accreditation to working journalists, freelance journalists, camerapersons and technicians. Accreditation recognises working journalists and others and gives them access to designated official sources of information. For journalists in Delhi-NCR, accreditation is provided by the PIB for covering the Central government while the DIP accreditation gives them the right to cover the Delhi State government. Media accreditation guidelines of the PIB and DIP define the eligibility

criteria for all those seeking accreditation. However, one of the major issues with government accreditation is that it has a quota depending upon circulation (for newspapers, periodicals and magazines), subscribers (for news agencies), licence under uplinking and downlinking guidelines (for private satellite TV channels), and unique visitors (for digital news publishers). Therefore, all journalists in recognised media organisations don’t get accreditation. This leads us to the question on how all working journalists can be recognised.

One solution could be a national media council or commission. Just like there is the Bar Council of India for lawyers and an Institute of Chartered Accountants of India for chartered accountants, the media council can recognise all working journalists, freelance journalists, camerapersons and technicians. Just like you need a law degree to practise law, a medical degree to become a doctor, the media council may mandate a degree or diploma in journalism and mass communication while applying for a licence.

A few years ago, the Press Club of India drafted a Media Transparency (and Accountability) Bill, which mandated the formation of a national media council, among other things. Recently, some other journalists’ bodies have also submitted a memorandum to the government with the same demand. As more and more people with a camera claim to be freelance journalists, it may be high time for the government to give some serious thought to the idea of such a council.

Free bus travel has given women more mobility

The Time Use Survey data from 2019 and 2024 show that women’s travel went up in four States that offer free bus rides to women

DATA POINT

Sravani Venkatraju

Between 2021 and 2024, four States made travel in ordinary government buses free for women. Punjab and Tamil Nadu introduced the scheme in 2021, Karnataka followed in June 2023 and Telangana in December 2023. Such schemes are expected to help women reach jobs, colleges and hospitals more easily.

The National Statistics Office (NSO) has conducted two all-India Time Use Surveys, one through 2019 and another through 2024, in which about 4.5 lakh persons in each round reported how they spent every half hour of a day. The two can be compared to see whether women are now moving out of their homes more often.

Analysing movement

In the four States, the share of women aged 15-59 who made at least one trip on the survey day went up from 38.7% in 2019 to 45.3% in 2024, an increase of 6.6 percentage points, while for men the increase was 3.7 points (**Table 1**). In the 12 other large States that were studied, it was the other way round, as women’s travel went up by 4.4 points and men’s by 7.6 points.

Telangana and Andhra Pradesh, which were one State till 2014, offer a useful comparison. Telangana’s Mahalakshmi scheme started in December 2023, but Andhra Pradesh’s Stree Shakti scheme came only in August 2025, after the 2024 survey was over. In 2019, 43.7% of women in Telangana and 40.8% in Andhra Pradesh had made a trip on the survey day. By 2024, this had gone up to 54.6% in Telangana, while in Andhra Pradesh it stayed almost the same at 41.6%.

Since travel went up in almost every State after the pandemic years, it is more useful to check

whether women’s travel grew faster than men’s within the same State. This was the case in all four free-bus States (**Chart 1**).

In most States without free buses, including Andhra Pradesh, Maharashtra and Uttar Pradesh, women’s travel grew slower than men’s, and Bihar was the only clear exception.

Women’s travel in the four States grew about six percentage points more than in the other States, which is well beyond the survey’s margin of error.

More reason to step out

The survey also records the purpose of each trip. The share of women who travelled for paid work went up by 2.3 points in the free-bus States and by 1.2 points in the others. The biggest change was in trips made for care, such as dropping children at school or taking a family member to the hospital, which nearly tripled in the free-bus States (**Table 2**). Trips for social, religious and leisure purposes also increased in the free-bus States, but remained the same in the others.

In the free-bus States, the share of women who were travelling went up the most around 9 a.m. and 6 p.m., but there was also an increase in the late morning and afternoon travels, which are not usual office hours and are more likely to be the time for care and household work (**Chart 2**).

The time of these trips tells a similar story. However, the data do not show a similar rise in paid work so far. The share of women aged 15-59 who did any paid work on the survey day rose from 30.5% to 34.4% in the free-bus States, which is about four points, but in the other States it rose slightly more, from 18.4% to 22.9%. This suggests that free buses have made it easier for women to step out of their homes, but getting a job depends on other things as well, such as whether there is work nearby, whether childcare is available and whether the journey is safe.

Going the distance

The data were sourced from the National Statistics Office’s Time Use Survey for the years 2019 and 2024. The author is a II Year student of the MA in Cities and Governance programme at Tata Institute of Social Sciences, Hyderabad



All aboard: Working women in the State travel free of cost in government-owned buses in Chennai.

TABLE 1: Share of women aged 15-59 who made at least one trip on the survey day, and the changes for women and men

State	Free bus since	Women 2019 (%)	Women 2024 (%)	Change, women (pp)	Change, men (pp)
Telangana	Dec 2023	43.7	54.6	10.9	7.1
Tamil Nadu	2021	43.8	50.6	6.7	3.8
Karnataka	Jun 2023	36.6	41.5	5	3.2
Punjab	Apr 2021	22.5	26.6	4.1	0.1
All free-bus States	—	38.7	45.3	6.6	3.7
Andhra Pradesh	Aug 2025*	40.8	41.6	0.8	1.9
Other States**	None	23.9	28.3	4.4	7.6

**The 12 States listed in Chart 1 that were taken for comparison including Andhra Pradesh
*Andhra Pradesh’s scheme began after the 2024 survey ended

CHART 2: The rise in the share of women travelling in free-bus States in each hour of the day

The share of women who were travelling went up the most around 9 a.m. and 6 p.m. There was also an increase in the share of women during noon, which are not usual work hours

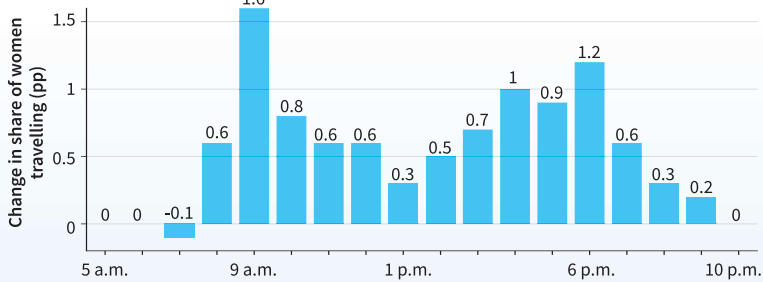


TABLE 2: Share of women aged 15-59 who made a trip for different purposes on the survey day (in %)

Purpose of trip	Free-bus States 2019	Free-bus States 2024	Other States 2019	Other States 2024
Paid work	22.4	24.7	11.7	12.9
Household errands	3.9	5.2	2.9	4.3
Care (school, hospital)	0.9	2.6	0.6	1.2
Study	7.8	8	6.3	6.8
Social, religious, leisure	6.4	7.6	4.5	4.5



FROM THE ARCHIVES

The **Hindu.**

FIFTY YEARS AGO OCTOBER 26, 1976

Chinese herb medicine cures cancer

Tokyo, October 25: A Chinese herb medicine preparation claimed to be remarkably effective against cancer has been developed by scientists at Osaka University and Kink University’s Oriental Medicine Research Institute.

The preparation, composed of about 30 kinds of herbal medicines, produces comparatively little of the adverse effects generally noted in cancer-arresting drugs. Patients suffering from breast, abdominal, rectal and uterine cancer showed marked improvement when given the herb medicine, the researchers said. The preparation is based on recipes listed in an ancient book of Chinese medicine and said to be effective for breast and skin cancer. The formula was worked out after performing animal tests for a three-year period. Experiments had been conducted since 1974 on advanced cancer cases treated at the hospitals attached to the two universities. Nine out of 13 cases administered the preparation made good progress and one person was able to resume a normal life even though rectal cancer had recurred and spread.

A HUNDRED YEARS AGO OCTOBER 26, 1926

The Indian civil service

Simla, October 25: The following Press Communique is issued: In accordance with the recommendation of the Lee Commission, direct recruits to the Indian Civil Service are now being selected in equal numbers from Europeans and Indians. For the purpose of calculation, London examination of one year and Allahabad examination and nominations of the next year are taken together as forming one year. In the year 1925-26, i.e. London examination of 1926 and Allahabad examination and nominations of 1925, numbers actually recruited were 20 Europeans and 22 Indians. These figures are being adjusted in the year 1926-27 by recruiting 29 Europeans and 27 Indians. The London examination of 1926 has yielded 19 Europeans and 11 Indians. This leaves 16 Indians to be recruited in India in 1927 through examination and nomination. Nine of these vacancies are definitely offered for open competition of the Allahabad examination to be held in January next, while the remaining seven are for the present held in reserve to be filled by nomination.

THE HINDU

128 Police made 128 arrests overnight in Barcelona for acts of “vandalism”, damage to public property” and “looting”, the regional Catalan Police said on Sunday. Seventy-three of those arrested were minors, with the reports due to be sent “to the juvenile prosecutor’s office”, Catalan Police chief Sílvia Cata said. AFP

COMPILED BY THE HINDU DATA TEAM

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GETTY IMAGES

Why do two newly disclosed PHP security flaws put websites and their users at risk?

Two security flaws in PHP could allow attackers to execute malicious code remotely, potentially exposing private data, passwords, and website servers; the fixes are available, but website owners must update all affected systems and check for signs of breaches

John Xavier

The story so far: On October 21, the team behind PHP announced two serious security flaws. In simple terms, a hacker could use them to break into a website's server from far away, without needing physical access or a password. Security experts around the world have warned that the flaws could let attackers take control of affected servers.

What is PHP? PHP is a programming language that runs behind the scenes on websites. You never see it, but you use it all the time. Say you log into your bank's website or book a movie ticket. Your details travel to a server, which checks who you are, looks up your information and sends back the right page. PHP is often the tool doing that work. It's especially common in the systems that power online shops, blogs, news sites, membership sites and business tools. If something goes wrong with PHP, a lot of websites can be affected at once. That's true whether it's a small shop on cheap shared hosting or a big company with hundreds of servers.

What went wrong? Think of a computer's memory as a huge set of shelves. Programs put things on the shelves, take them off and tidy up when they're done. Good software has to keep careful track of what's where, especially when something goes wrong halfway

If the site is on managed hosting, ask your provider which version of PHP they use and whether the security fix has been installed. If you run your own servers, list every place PHP is installed, and don't assume that updating your main website covers everything

through a task. The two flaws are both mistakes in this tidying-up process. The first is a problem with running out of space. When PHP runs low on memory, it can end up handling half-finished data badly while cleaning up. This can leave the shelves in a mess, which is called "memory corruption." The second is a stale note. In some error situations, PHP keeps a note pointing to a shelf that has already been cleared. Later, it tries to use what it thinks is there, but finds something else entirely. This can also corrupt memory.

Why does this matter? A skilled attacker can sometimes use these messes to sneak in their own instructions and make the server run them. That's called "remote code execution." If PHP has enough permissions on the server, an attacker could read private data, steal passwords or change what your website shows. There's another catch. These flaws sit deep inside PHP itself, so they can be triggered before a website's own protections, such as login checks, get a



chance to step in. A website can have strong security of its own and still be exposed.

How long has this been known? According to the PHP Foundation, the group that supports PHP, the first flaw was spotted in 2024 during a security review. It took a long time to sort out, and the Foundation has admitted there were delays. Both flaws were made public this month, along with fixes. That doesn't mean hackers have been using them for two years. Finding a flaw, working out whether it can really be abused, reporting it safely and proving someone actually attacked are all separate steps. It does show how tricky it is to look after a popular, free software project. Finding a bug is just the beginning. Developers also have to judge how risky it is, build a fix that works, make sure the fix doesn't break anything else and help people install it.

What happens next? The main step is to update PHP. The fixes are available, and website owners and

companies need to check and install them. That's not always quick. A big organisation may have PHP running in many places: live servers, internal tools, testing systems and more. Fixing one doesn't fix the rest. It's also worth checking whether anyone got in before the update. If there are signs of a break-in, installing the fix may not be enough. Passwords might need changing, harmful changes removed and affected systems rebuilt from scratch.

So what can you do? If your site is on managed hosting, ask your provider which version of PHP they use and whether the security fix has been installed. If you run your own servers, list every place PHP is installed, and don't assume that updating your main website covers everything. If you're just a visitor, there's nothing you need to do yourself, because the fix is up to the people who run the websites.

The bigger picture A website isn't one single thing. It's many pieces working together, and each piece can have its own weak spots. Encryption keeps your information private while it travels, but it can't promise that the server at the other end is safe. A strong password can't fix a flaw in the software underneath. And a website that was fine yesterday can need an urgent update today. Most of the web runs quietly in the background, and we only notice it when something breaks. When it does, fixing it takes effort from everyone involved.

THE DAILY QUIZ

A quiz on the occasion of the 81st anniversary of the United Nations

V. V. Ramanan

- QUESTION 1** After WWII, where did representatives of 50 countries gather at a conference that led to the drafting and signing of the UN Charter that created a new international organisation?
- QUESTION 2** Which are the two Asian countries that are presently non-permanent members of the UN Security Council?
- QUESTION 3** What is the contribution of Oliver Lincoln Lundquist to the identity of the United Nations?

- QUESTION 4** Where was the first session of the General Assembly held in January 1946, with 51 member nations in attendance?
- QUESTION 5** What did the first resolution of the United Nations GA focus on?
- QUESTION 6** Name the two UN Secretaries-General who have won the Nobel Peace Prize.
- QUESTION 7** In which year was October 24 officially designated as 'United Nations Day'?



Visual Question: Name this former Secretary-General who later became the President of Austria. THE HINDU ARCHIVES

- Questions and Answers to the previous day's daily quiz:** 1. The first-ever women's rights convention was held two years earlier, in 1848, in a small town in upstate New York. Name the town. **Ans: Seneca Falls** 2. One of the chief organisers of the Worcester convention later became famous for keeping her own surname after marriage. Who was she? **Ans: Lucy Stone** 3. This suffrage leader, who appeared on a U.S. dollar coin in 1979, said reading Lucy Stone's Worcester speech won her over to the cause. Who? **Ans: Susan B. Anthony** 4. The convention demanded that one word be removed from every State constitution so that women could vote. Which word? **Ans: "Male"** 5. Inspired by reports of the Worcester convention, Harriet Taylor wrote "*The Enfranchisement of Women*" in 1851, the same year she married a philosopher who would later write "*On Liberty*". Who was he? **Ans: John Stuart Mill** Visual: This famous abolitionist, who had escaped slavery, spoke for women's suffrage at Seneca Falls and was also a speaker at Worcester. **Ans: Frederick Douglass** **Early Birds:** K. S. Muthupandian | Logapriya G.K. | Suresh Kumar | Prem Raj P. | Aryansh Raj Saxena



KNOW YOUR ENGLISH

He arrived at the wedding looking dapper

She humblebrags about her achievements

S. Upendran

What is the difference between 'dapper' and 'handsome'? (N Unnikrishnan, Kochi) 'Dapper', which rhymes with 'snapper' and 'clapper', is a word of Dutch origin, and it was originally used to mean 'strong' and 'nimble'. The word underwent a change in meaning, and today its use is mostly limited to men who are fashionably dressed. When you call someone 'dapper', what you are suggesting is that the individual is trim and stylishly dressed. Although the individual may have a body that is appealing, he might not necessarily be good-looking or handsome. *James Bond is the dapper spy that Ian Fleming created.* Unlike 'dapper', 'handsome' can be used to describe both men and women; a woman who is built slightly large, but is very good-looking can be described as being 'handsome'. The focus here is on looks - mostly the face. A handsome individual may be shabbily dressed, and he may not be necessarily trim.

What is the meaning of 'humblebrag'? (V Sadhana, Coimbatore) Although the word has been in existence since the late 1990s, it came into everyday use only in 2010. 'Humblebrag', as it is obvious, is made up of two words: humble and brag. The word is mostly used to mean to brag about oneself in a humble way. It is something that we have all done some time or another. There were times when we were so proud of our achievement that we were dying to shout about it from the rooftops. We wanted everyone to know. Although we were keen on telling everyone, we were reluctant to do so because we did not want to come across as being boastful; we wanted to be seen as being humble. During our school days, we had friends who, after acing a test, used to say, 'I didn't really prepare. I don't know how I topped the class.' He made it sound as if he were embarrassed by his achievement. We knew that he was anything but embarrassed. Reading between the lines, he was boasting that he would have scored even higher if he had actually prepared. Sometimes, the bragging is in the form of a complaint. *"I wish I hadn't won the award. Now, wherever I go, people want my autograph", she humblebrags.*

How is the word 'premises' pronounced? (D Karthik, Ongole) The word consists of three syllables; the first rhymes with 'hem', 'gem' and 'them'. The 'i' in the second syllable is like the 'i' in 'fit', 'kit' and 'bit'. Many Indians wrongly pronounce it like the 'y' in 'my', 'by' and 'try'. The final 's' in the word is pronounced like the 'z' in 'zip', 'zoo' and 'zap'. The word is pronounced 'PREM-i-siz' with the stress on the first syllable. When you refer to someone's premises, you are not just talking about the house, but also the land on which it has been built. For example, when you refer to the 'school premises', you are talking about everything contained within the school walls - the buildings, rooms, playground, etc. *The protestors were escorted off the school premises.* upendrankye@gmail.com

Word of the day

Exigency: a pressing or urgent situation

Synonyms: contingency, crisis, emergency, juncture

Usage: *She cancelled her trip due to an unexpected exigency.*

Pronunciation: newsth.live/exigency

International Phonetic Alphabet: /ɪksɪdʒənsi/

For feedback and suggestions for Text & Context, please write to **letters@thehindu.co.in** with the subject 'Text & Context'

M ND-NDE

Dismantling RSS ideology key to lasting peace, says Kharge

BJP to launch protest against remarks by Cong. chief

U.P. election officer orders recheck of forms submitted through computer operators

'Maldives President could stir up anti-India campaign again'

Giriraj Singh calls Farooq Abdullah 'enemy of India'

APPOINTMENT

‘Excess’: Insured, but still responsible

COVERNOTE

K. Nitya Kalyani

In the previous instalment of Cover Note (October 5, 2026, Policy ‘excess’ does not mean more for you), we saw that an excess or deductible means the first portion of an admissible claim that you must bear yourself.

But why excess? In a motor policy covering a ₹20 lakh car, what difference does a few thousand rupees make? Why do some health policies require a co-payment?

One reason, as we saw, is to discourage small claims and reduce the time and administrative costs of processing them.

Suppose your excess is ₹1,000 and your loss is ₹2,500. You may decide that making a ₹1,500 claim isn't worth the trouble, or you may go ahead. The excess thus influences not only how much the insurer pays, but also whether a claim is made at all.

No-claim bonus

There is another reason to think twice before making small claims, especially under motor and health policies. It has nothing to do with excess. It is the no-claim bonus, or NCB.

The NCB rewards claim-free years, either through a discount on renewal premium or an increase in the sum insured, depending on the type of policy. And this matters to you because making a claim may mean losing some or all of the accumulated bonus.

Consider a car policy with an annual own-damage (OD) premium of ₹10,000 before NCB and an accumulated bonus of 50%. You would normally pay ₹5,000 for the OD renewal, assuming the base premium remains unchanged. But if you make an admissible own-damage claim, even for ₹2,000, you could lose the entire NCB and have to pay ₹10,000 instead.

That is ₹5,000 in lost discount for a claim of ₹2,000!

When to make a claim

So, you should make a claim only if what you stand to receive exceeds the no-claim bonus.

Of course, health insurance NCB provisions work differently, and some motor policies offer NCB protection. So, check your policy to see what happens to your bonus when you claim. Compare the possible loss of NCB with the amount you stand to receive and make an informed decision. But excess serves a purpose beyond discouraging small claims.

Insurance is founded, among other things, on the expectation that the insured will behave as a prudent uninsured – taking reasonable care to prevent losses and minimise their consequences.

Just as the insurer is your partner in misfortune, you should endeavour to be its partner in good fortune by making every reasonable effort to avoid losses. An excess reinforces this responsibility. By ensuring that you bear a portion of the loss, it gives you a financial interest in preventing it. You are encouraged to be as careful with the insurer's money as you would be with your own.

It is somewhat like the margin you contribute when taking a housing loan. The lender finances most of the purchase, but your own money is also at stake.

Specified risks

The larger idea is that insurance is not intended to take every financial consequence of every loss off your hands. It provides protection against specified risks, while leaving you responsible for the portion you have agreed to retain.

An excess, therefore, is not necessarily a shortcoming in insurance protection. It is part of how that protection is designed.

(The writer is a business journalist specialising in insurance and corporate history)



Paying the price: The litmus test comes knocking much later, after the swipes have ended: a shocking bill.

ILLUSTRATION: SAINATH B.

Swiping in dark: The hidden cost of plastic money

It's easy to swipe a card to satisfy a desire and gratify an impulse. However, unmindful swipes can accumulate into a mountain of debt, take a toll on monthly budget, and derail financial goals

COST OF CONVENIENCE

Vaishali R Venkat

A smartwatch bought on impulse, a costly phone ordered just for the thrill of owning it, a festive sale too tempting to resist. In isolation, each swipe may seem harmless, yet the danger lies in accumulation. Money spent in moments of desire can quietly turn into a burden that outlasts the fleeting gratification. Small indulgences, if they add up to a sizeable bill, can take a toll on the monthly budget and derail carefully planned financial goals.

The litmus test comes knocking much later, after the swipes have ended: a shocking bill. Now, to overcome the shock, cardholders often look for a shortcut: paying just the minimum due.

The minimum due trap The minimum-due loop is one of the most deceptive traps of a credit card. Paying only this negligible fraction may help avert immediate late-payment penalties and default notices. However, it allows the bulk of your debt to linger and compound.

Crucially, carrying a due attracts interest and simultaneously revokes the interest-free grace period for subsequent purchases. Any new spend begins accruing interest charges immediately at typical annual rates of 36% to 42%, com-

Converting a purchase into equated monthly instalments does not erase the cost; rather, it locks you into a high-margin contract

pounded monthly, until the entire bill is cleared in full. If the minimum-due route is a slow leak, ignoring the bill payment entirely is an outright rupture. Failing to pay the minimum due carries far more severe consequences.

The bank would immediately flag the account as overdue, levying hefty late-payment penalties on top of the standard charges. If the default crosses a stipulated time, the bank reports the delinquency to CIBIL and other credit bureaus, leaving a long-lasting scar on your score.

When the bill is bulky, cardholders often lean towards another tempting escape hatch: easy EMIs. Converting a purchase into equated monthly instalments does not erase the cost; rather, it locks you into a high-margin contract.

You forfeit the upfront discounts that are often bundled with full payment, while a relentless 18% GST is slapped onto the interest portion of every single EMI.

By splitting past impulse purchases across future months, you silently mortgage your upcoming cash flows. The bitter truth: the

The minimum-due loop is one of the most deceptive traps of a credit card. It allows the bulk of your debt to linger and compound

thrill of owning fades fast, but the bill of burden goes on and on.

Paying your bill on time is only half the battle. Even if you are punctual in clearing the bills, it's not a total financial hygiene. When the usage on your card is close to its ceiling, you trigger an alarm button inside credit bureaus. Lenders gauge your financial stability through credit utilisation, and crossing the 30% threshold paints a picture of being cash hungry. Even if you do not default payment, a high usage of credit erodes your CIBIL score rating, transforming routine swipes into a hidden roadblock when you eventually apply for a home or vehicle loan.

Gliding your credit card smoothly into an ATM for quick cash would force you to endure a rough patch with huge money leaks.

On most credit cards, cash withdrawals carry zero grace period, meaning standard interest rates of 36 to 42% begin compounding moments after the currency is dispensed. Even on select promotional cards that tout an interest-free window, the fixed fees bite hard.

For instance, banks usually cap single ATM withdrawals at ₹10,000 while levying a flat processing fee of around ₹199 plus GST on every single attempt. Therefore, a requirement of ₹50,000 forces you to glide into the vending tunnel five times, instantly draining roughly over ₹1,000 in raw processing charges alone.

The reward ruse

While disciplined spending yields genuine perks, swiping mindlessly just to earn reward points is a losing strategy. Banks routinely alter redemption ratios, quietly eroding the real value of accumulated points. Furthermore, flat redemption processing fees and GST can easily consume smaller claims.

Swiping your card across international borders or on a few global websites comes with a silent surcharge. Every overseas transaction triggers a forex markup fee, typically between 1.5 and 3.5%, with a relentless 18% GST slapped onto that fee.

Despite the minefield of hidden charges, a credit card isn't an inherent curse. Securing a card with zero annual fees and joining fees, waived forex markups, a generous interest-free window, and substantial reward points can turn routine spending into genuine savings.

(The writer is an NISM & CRISIL-certified Wealth Manager and certified in NISM's Research Analyst module)

Implication of residual investments on core portfolios

THINKINVESTOR

Venkatesh Bangaruswamy

The Securities and Exchange Board of India (SEBI) recently allowed equity funds to invest up to 35% of their residual portfolio in non-equity investments.

In this article, we look at the implication of this regulation on your core portfolios.

When you invest in an equity fund, you expect to get equity exposure. Take large-cap active funds.

According to SEBI's regulation, such funds must invest not less than 80% in large-cap stocks. That gives these funds room to wander into mid-cap and small-cap space. Large-cap active funds typically invest in mid-cap stocks for the residual allocation (not more than 20%). The recent SEBI regulation allows these funds to also invest in gold ETFs, silver ETFs and Infrastructure Investment Trusts (InvITs). The rationale is that gold and silver could perform well when equity market declines sharply.

So, investing in non-equity investments could provide these funds a way to stabilize their portfolios when equity market turns volatile. Equity funds may or may not choose to invest in these non-equity investments. How does this regulation impact your investments? Take core portfolios that you create to achieve your life goals. You may have taken exposure to large-cap active funds and bank deposits to fulfil your equity and bond allocations. In addition, you may have also invested in gold and silver ETFs in the belief that the prices of these metals will increase steadily over the long term. Alternatively, you may be actively trading in gold and silver ETFs as part of your satellite portfolio. But what if the large-cap active fund you invested in takes also exposure to gold and silver ETFs?

You may have unintentionally created more exposure to these metals- your direct exposure to such ETFs and indirect exposure through the active equity funds. Though the investment in non-equity does not affect the tax treatment of your investments in these equity funds, your asset allocation can become somewhat skewed.

Conclusion

Despite the SEBI regulation, equity funds have typically maintained their equity allocation. That may change in the future. If you are concerned about equity funds taking exposure to non-equity investments, you can consider investing in index funds or equity ETFs. As passive products, index funds and equity ETFs are required to mirror their benchmark index.

That means their portfolio will contain the same stocks in the same weights as the benchmark index. So, you will get your intended exposure to an equity index.

(The author offers training programmes for individuals to manage their personal investments)

Personal Loans

Rates and Charges		Loan amount 5 lakh Tenure 5 years	Loan amount 1 lakh Tenure 5 years	(% of loan amount)
Name of Lender	Interest Rate (%)	EMI (Rs)	EMI (Rs)	Processing fee
Axis Bank	8.90 onwards	10,355 onwards	2,071 onwards	Up to 2%
Bajaj Finserv	10.00-30.50	10,624-16,177	2,125-3,235	Up to 4.13%
Bank of Baroda*	10.40-18.05	10,722-12,710	2,144-2,542	Up to 2% (Max. Rs 10,000)
Bank of India	11.10-16.15	10,896-12,199	2,179-2,440	Up to 1% (Min. Rs 250; Max. Rs 15,000)
Bank of Maharashtra	10.00-15.25	10,264-11,961	2,125-2,392	Up to 1% (Max. Rs 10,000)
Canara Bank	9.95-16.00	10,621-12,159	2,122-2,432	0.25% (Rs. 500 - Rs. 2,500)
Central Bank of India	11.50 onwards	10,996 onwards	2,199 onwards	Up to 1%
Federal Bank	11.75 - 18.99	11,059 - 12,968	2,212 - 2,594	Up to 3%
HDFC Bank	9.99 onwards	10,621 onwards	2,124 onwards	Up to Rs 6,500
HSBC Bank	9.70 onwards	10,562 onwards	2,112 onwards	Up to 1%
ICICI Bank	9.99 onwards	10,621 onwards	2,124 onwards	Up to 2%
IDFC FIRST Bank	9.99 onwards	10,621 onwards	2,124 onwards	NIL
Indian Overseas Bank	10.50 onwards	10,747 onwards	2,149 onwards	Up to 0.75%
IndusInd Bank	10.49 onwards	10,744 onwards	2,149 onwards	Up to 3.5% (2% for instant personal loans for limited period)
Kotak Mahindra Bank	10.99 onwards	10,869 onwards	2,174 onwards	Up to 5%
Poonawalla Fincorp	9.99 onwards	10,621 onwards	2,124 onwards	Up to 4%
Punjab & Sind Bank	9.90-14.05	10,599-11,764	2,120-2,353	0.50%-1%
Punjab National Bank	10.50-17.05	10,747-12,440	2,149-2,488	Up to 1%
State Bank of India	10.00-15.00	10,624-11,895	2,125-2,379	NIL
Tata Capital	10.99 onwards	10,869 onwards	2,174 onwards	Flat Rs. 49
UCO Bank	10.20 - 13.45	10,673-11,492	2,135-2,298	Up to 1% (Min. Rs 750)
Union Bank of India	9.15 - 12.90	10,416-11,351	2,083-2,270	Up to 1% (Max. Rs 7,500)

*Interest concession of 0.10% to customers opting for group credit life insurance.

Car Loans

Rates and Charges		Loan amount 5 lakh Tenure 5 years	(% of loan amount)
Name of Lender	Interest Rate (%)	EMI (Rs)	Processing fee
Bank of Baroda	7.85 - 11.55	10,102 - 11,009	Up to Rs. 2,000
Bank of India	7.85-12.55	10,102 - 11,262	Up to 0.25% (Rs. 2,500 - Rs. 10,000)
Bank of Maharashtra*	7.70-12.00	10,067 - 11,122	Nil
Canara Bank**	7.70-11.70	10,067 - 11,047	0.25% (Rs 1,000 - Rs 5,000)
Central Bank of India	7.75-9.55	10,078 - 10,513	NIL (Till 31.12.2026)
HDFC Bank	8.25 onwards	10,198 onwards	Up to 0.5% (Rs. 3,500 - Rs. 8,000)
ICICI Bank	8.40 onwards	10,234 onwards	Up to Rs. 8,500
IDFC FIRST Bank	8.99 onwards	10,377 onwards	Up to 5%
Indian Bank	7.75 onwards	10,031 - 11,034	Nil
Indian Overseas Bank	7.80-12.00	10,090 - 11,122	NIL
Karnataka Bank	8.16-11.66	10,177 - 11,037	Up to 0.60% (Rs. 2,500 - Rs. 11,000)
Punjab and Sind Bank***	7.55-14.30	10,031 - 11,712	0.25% (Rs. 1,000 - Rs. 15,000)
Punjab National Bank	7.85-10.95	10,102 - 10,859	Up to 0.25% (Rs. 1,000 - Rs. 1,500)
State Bank of India	8.45 - 9.50	10,246 - 10,501	Rs. 500 - Rs. 2,000
UCO Bank	7.70-10.25	10,067 - 10,685	0.5% (Max. Rs 5,000)
Union Bank of India	7.75-10.25	10,078 - 10,685	Up to Rs 1,000

**0.25% rate cut for home loan borrowers/customers with 6 months banking relationship

***100% waiver on processing fee till December 31

***Concession of up to 50% on processing fee for PSB Apna Vahan Sugam

Rates and charges as on October 21

Source: Paisabazaar.com

Send queries on personal finance and investing to the moneywise@thehindu.co.in ID. Our experts in personal finance will respond to select queries, but will not give specific recommendations for investment in a particular mutual fund, share or fixed deposit.

Israeli air strikes kill several across the Gaza Strip, say local authorities



French groups plan more rallies to maintain pressure on Macron govt.



After months in exile, Venezuelan leader Machado returns home



U.K. PM Burnham calls for 'honest discussion' on EU free movement



War, or no war, our policies remain unchanged, says Iran

Serbia goes to polls as students seek to unseat populist Vucic

Lula faces Flavio as Brazil votes in nail-biting run-off

Musk accuses Ukraine of using Starlink for 'killer' drone strikes

Iranian sailors get medical treatment in Sri Lanka

CMYK

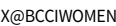
Deepti the first Indian woman to hit a century at No. 6 or lower



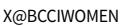
Deepti's three-figure knock in ODIs comes after second-longest gap



Harmanpreet-Deepti forge a record partnership for India



The key is to keep batting and enjoying myself: Harmanpreet



Harmanpreet, Deepti on fire as India seals emphatic series win

Ton-up Shadab scripts incredible win for Pakistan

New Zealand rotates pacers to manage workload

Man United sinks, Liverpool takes flight

Denso Iris reigns supreme



INBRIEF



James Anderson's future unclear after Lancashire exit

England's record Test wicket-taker James Anderson will leave Lancashire after the club announced on Sunday that it would not renew his contract, casting doubts over the 44-year-old's future. "I've supported Lancashire since I was a kid, and to play for them for 25 years was a dream come true," Anderson said on social media. "I have always found it special walking out to play at Old Trafford and have some incredible memories of doing so, including the honour of being captain." Anderson revealed that the decision to part ways with the club had been taken out of his hands. "If it was up to me it wouldn't have ended like this, but I wish the players and fans all the best for the future".



Rybakina beats Fernandez, wins fourth title of the season

World No. 1 Elena Rybakina won her fourth title of an outstanding season with a ruthless straight-sets victory over Leylah Fernandez in the Ningbo Open final on Sunday. The top seed and defending champion cruised to a 6-2, 6-2 win in 73 minutes over the World No. 30 from Canada. Rybakina, the Australian and US Open champion, collected her 15th WTA crown in all and went a long way towards securing the year-end number-one ranking.



Yuki clinches doubles title at Almaty Open

India's Yuki Bhambhani won his first ATP Tour title of the 2026 season, partnering Ryan Seggerman of USA to clinch the Almaty Open with a thrilling 7-6(3), 6-7(1), [10-2] victory over top seeds Lucas Miedler and Neil Oberleitner of Austria on Sunday. This victory at the ATP 250 tournament fetched Yuki his fifth career doubles title on the ATP Tour.

Lalit enters bronze-medal bout, three other Indians lose

Lalit kept India's hopes of a rare Greco-Roman World Championships medal alive by advancing to the bronze-medal bout with a convincing 7-0 victory over American Max Emiliano Nowry in Astana. He will take on Kazakhstan's Iskhar Kurbayev in the bronze medal play-off, with an opportunity to add to India's limited success in Greco-Roman wrestling at the global level. Sandeep Tulsi Yadav is the only Indian to win a World Championship medal, in 2013, claiming a bronze. However, it was a disappointing day for three other Indian wrestlers, including Asian Games silver medallist Nitesh Siwach, who fell by the wayside.

India beats Cameroon at FIFA U15 World Cup & Festival

India continued its winning run at the inaugural FIFA U15 World Cup & Festival Azerbaijan 2026, defeating Cameroon 2-1 in its second Group K match in Baku on Sunday.

The result: India 2 (Fareil Ngobo 1-og, R Lalremruatfelwa 27) bt Cameroon 1 (Muhammad Sohil Khan 20-og).

LIVE TELECAST

Ranji Trophy: day 1, JioHotstar, 9 a.m.
ISL: Sony LIV app, 7.30 p.m.
LaLiga: FanCode, 1.30 a.m. (Tuesday)
New Zealand-A vs India-A: First 'Test' day 4, Sony Sports Ten 1 & LIV, 3.30 a.m. (Tuesday)

Jharkhand and Delhi eye a spruce-up after middling start to the season

While the host is fifth in Group C with four points from two matches, Ayush Badoni & Co., languishing at sixth, have three points in their kitty.

RANJI TROPHY

Vivek Krishnan
RANCHI

Like many of the newer cricket stadiums in India, the JSCA International Stadium Complex, on the outskirts of Ranchi, bears a state-of-the-art look. The stands are spick and span, the outfield is lush green, and the north pavilion, whose walls are adorned with photos of greats like Sir Don Bradman, Sir Garry Sobers, Sir Viv Richards and the city's very own M.S. Dhoni (the south pavilion at the ground is named after him), has first-rate amenities for its members. When the swanky venue, which has hosted international cricket since 2013, stages the Ranji Trophy encounter between Jharkhand and Delhi from Sunday, both teams will



Leading by example: Delhi skipper Badoni, who scored a century in the last game, will hope to carry on the good form. FILE PHOTO: J. ALLEN EGENUSE

eye a spruce-up to make up for their middling starts. While the host is fifth in Group C with four points from two matches, Ayush

Badoni & Co., languishing at sixth, have three points in their kitty. At home in the previous round, Delhi had to bust a

gut in the pursuit of a first-innings lead in a high-scoring draw against Gujarat. After amassing 648 for six declared, the seven-time

RANJI TROPHY - THIRD ROUND SCHEDULE

Elite: **Group A:** Baroda vs. Jammu & Kashmir (Vadodara); Madhya Pradesh vs. Bihar (Indore); Vidarbha vs. Goa (Nagpur); Pondicherry vs. Uttar Pradesh (Puducherry).
Group B: Andhra vs. Chhattisgarh (Vijayawada); Hyderabad vs. Punjab (Hyderabad); Karnataka vs. Tripura (Mysuru); Saurashtra vs. Assam (Rajkot).
Group C: Jharkhand vs. Delhi (Ranchi); Odisha vs. Services (Bhubaneswar); Maharashtra vs. Gujarat (Pune); Kerala vs. Bengal (Thiruvananthapuram).
Group D: Uttarakhand vs. Rajasthan (Dehradun); Tamil Nadu vs. Railways (Chennai); Chandigarh vs. Himachal Pradesh (Chandigarh); Mumbai vs. Haryana (Mumbai).
Plate: Sikkim vs. Nagaland (Rangpo); Manipur vs. Arunachal Pradesh (Ahmedabad); Mizoram vs. Meghalaya (Nadiad).

champion toiled for 174.1 overs on a flat deck to restrict the opponent to 479. With the bowling unit likely to be a tad jaded in the aftermath, Delhi has made a few tweaks to the squad for this away outing. Pacer Navdeep Saini, who played the first two games without eye-catching returns, has been rested while uncapped left-arm spinner Aman Chaudhary has been drafted in. Jharkhand will have to make at least one change not of its own will. It has been forced upon Virat Singh's team by the promotion of in-form opener Shikhar Mohan to the India-A squad for the ongoing tour of New Zealand. The 21-year-old left-hand batter peeled off a couple of centuries in Jharkhand's first two Ranji games, and has been duly rewarded in recognition of his good form stretching back to last season.

Good for Jharkhand that the bench is being tested: coach Ratan

Vivek Krishnan
RANCHI

From M.S. Dhoni's solo reign as the region's cricketing hero to an influx of youngsters from the State striving to prosper at the international level, Jharkhand has come a long way in the last two decades. The proliferation of talent is exemplified by Ishan Kishan's recent performances for India, and the growing opportunities for the likes of Anukul Roy, Kumar Kushagra and Shikhar Mohan in the India-A fold.

Kushagra was so impressive in recent weeks that he has been added to India's squad for the ongoing T20I series against New Zealand after Kishan picked up a groin injury. Shikhar is also on the rise, illustrated by the left-handed opener's call-up to the India-A squad for the preparatory four-day games in New

Zealand. It poses a dilemma to Jharkhand coach Ratan Kumar. While he is chuffed for Kushagra and Shikhar, having worked with them since their u-16 days, he is left with a depleted outfit now. In the long term, he says his team stands to benefit. "We are missing a lot of players. The bench is being tested. This is good for Jharkhand cricket," Ratan told *The Hindu* on Sunday. "It feels good that our boys are getting a chance for India and India-A. The other side to this is that we will not have them in our team. But we will have to get used to it. Mumbai and Karnataka always miss a few players, but their teams still do well. If you want five of your players to play for India or India-A, you will need five others who will fill the void. We have to start making this a habit."

Dhruv, Balaprasath share FLGB4 honours

MOTORSPORTS

Sports Bureau
COIMBATORE

Meco Racing's Dhruv Goswami and Dark Don Racing's Balaprasath shared a race win each in the premier Formula LGB4 category of the CTR-JK Tyre FMSCI Indian National Car Racing Championship here on Sunday.

The season's opening round saw rain and safety car interruptions for most part. It was quite a challenge for the drivers but Dhruv and Balaprasath held their nerve to steal the show.

The results (provisional):
LGB Formula 4:
Race 1: Dhruv Goswami (Meco Racing) 21:59.775; 2. Mehul Agarwal (Dark Don Racing) 22:00.131; 3. Arya Singh (Dark Don Racing) 22:00.505.
Race 2: 1. Balaprasath (Dark Don Racing) 15:42.097; 2. Mehul Agarwal 15:42.489; 3. Raghul Rangasamy (Meco Racing).

RE Continental GT Cup (professionals): **Race 1:** Anish Shetty 13:13.577; 2. Navaneeth Kumar 13:17.668; 3. Senthil Kumar 13:18.610.
Indian Super Touring Cars: 1. Biren Pithawalla (Team N1 Intervale) 16:23.827; 2. Arjun Narendran (Arka Motorsports) 16:26.307; 3. Anant Pithawalla (Team N1 Intervale) 17:01.631.
Indian Touring Cars: 1. Aman Nagdev (Team Performance Racing) 16:25.006; 2. Vidyaprakash Damodaran (Team Performance Racing) 16:43.143; 3. Nikanth Rambalu (Team Performance Racing) 16:54.127.
JK Tyre Levitas Cup:
Gentleman: 1. Pratik Sonawane 14:44.279; 2. Sidharth Balasundaram 14:49.332; 3. Vinith Kumar 14:52.419.
Rookie: 1. Aadam Junaid 14:54.128; 2. Shreyans Mittal 15:24.979; 3. Ajay Sankar 15:24.980.
Indian Junior Touring Cars: 1. Deepak Ravikumar (Team Performance Racing) 14:11.882; 2. Srinivas Teja (Team Performance Racing) 14:11.997; 3. Ramcharan Chandran 14:21.844.

Sharath recalls five-year 'fruitful journey' as a national selector

S. Dipak Ragav
CHENNAI

For the last five years, S. Sharath has been a key member of the Indian cricket set-up, serving twice as chairman of the junior committee and three years as a senior selector.

During his stints, the India under-19 team won World Cups in 2022 and 2026, and he also helped select the senior squads that won the 2024 T20 World Cup and the 2025 ICC Champions Trophy. "It has been a very fruitful journey to be able to contribute to Indian cricket. I missed out on playing for the country, but God has been kind enough to let me contribute in a different role. "I am grateful for the support of N. Srinivasan sir, K.S. Viswanathan sir, Jay (bhai) Shah and my family," said Sharath. "It was a team effort, and I was blessed to work with some great former cricketers in both commit-



Long association: Sharath says he is blessed to have worked with legends like Dravid. THE HINDU ARCHIVES

tees. I also have to mention Rahul Dravid and V.V.S. Laxman, and the CoE's support." The former Tamil Nadu batter gave an insight into what makes a good selector. "First thing is you should disassociate yourself from the fact that you were a former player and come with an open mind. The game has evolved, and you should understand the demands of the team combination," said the 53-year-old.

On the highlights of his tenure, "In 2021, when I took over as chairman, we were in the midst of a pandemic. Our young boys hadn't played any cricket for two years. So, putting together a team in a short time and winning the World Cup was special. "The highlight for me will be the 2023 ODI World Cup. Though we lost in the final, we were the dominant team in that tournament and played an exciting brand of cricket."

Padikkal, Sai Sudharsan rescue India-A after openers' poor show

INDIA-A IN NZ

Press Trust of India
LINCOLN

Devdutt Padikkal and Sai Sudharsan batted resolutely to guide India-A to 106 for two in its second innings even as the openers came up with yet another disappointing show on the second day of the first 'Test' against New Zealand-A here on Sunday. Yashasvi Jaiswal and K.L. Rahul flopped for the second time in the match, leaving India-A reeling at 10 for two, before Padikkal (56 batting off 89 balls, 9x4) and Sai Sudharsan (39 batting off 104 balls, 5x4) stabilised the innings with an unbeaten 96-run third-wicket stand. Padikkal was the aggressor while Sai Sudharsan played second fiddle. India-A, which was bowled out for a meagre 113 in

the first essay, trails New Zealand-A by 98 runs with two days of play remaining. Earlier, the home team was all out for 317 after re-suming at 135 for three. Dean Foxcroft (51) struck a half-century while Kristian Clarke (42), in at No. 9, also contributed to help New Zealand-A secure a first-innings advantage in excess of 200. **Too many extras** The India-A bowlers lacked discipline throughout, conceding an alarming 46 runs in extras. The pace duo of Anshul Kamboj (three for 52) and Auqib Nabi (three for 69) shared six wickets between them while Akash Deep accounted for two batters. **The scores:** India-A 113 & 106/2 in 36 overs (Devdutt Padikkal 56 batting) vs. New Zealand-A 317 in 89.3 overs (Rhys Mariu 76, Curtis Heaphy 44, Dean Foxcroft 51, Kristian Clarke 42).

Kerala Blasters shares the spoils with Mumbai City

ISL

P.K. Ajith Kumar
KOCHI

The Nehru Stadium turned yellow once again. After a long, long time. The Yellow Army was back in full strength for Kerala Blasters' opening home fixture of the ISL season on Sunday night. The fans began making noise long before the match against Mumbai City FC started. And they got louder, and louder. All that must have sounded music to the ears of the Blasters men out on the field; they hadn't played before a crowd like that for any match last season. And the match was a fascinating one, too. But, sadly, it didn't produce even a single goal. Both teams had enough opportunities, though. A combination of solid defending, some splendid saves by the goalkeepers and some inept finishing



Keeping danger at bay: Mumbai's 'keeper Rehenesh effects a great save. THULASI KAKKAT

ensured the match ended in a goalless draw. After the crushing defeat to North-East United in the last match, coach Ashley Westwood must have been hoping for a win at home for the Blasters. He must have been disappointed; his counterpart, Manolo Marquez, would have been the happier of the two to take the one point. The host had an excellent chance to take the lead as early as the fifth minute. A fine cross from the left flank by Mohammed Sanan, whose pace beat the Mumbai defence, found

Adrian Luna. The Uruguayan's diving header, though, went wide. Such misses would continue to be the recurring theme of the night. The well-orchestrated attacks from either team would never get the desired ending. Credit is also due to the men under the bar – Blasters' Amrinder Singh and Mumbai's T.P. Rehenesh. **The results:** Kerala Blasters 0 drew with Mumbai City FC 0. **At Margao:** Churchill Brothers 2 (37, 45+2) lost to Punjab FC 3 (Messi Bouli 13-pen, Alfred 40, Sanathoi 90+5).

EDUCATIONPLUS

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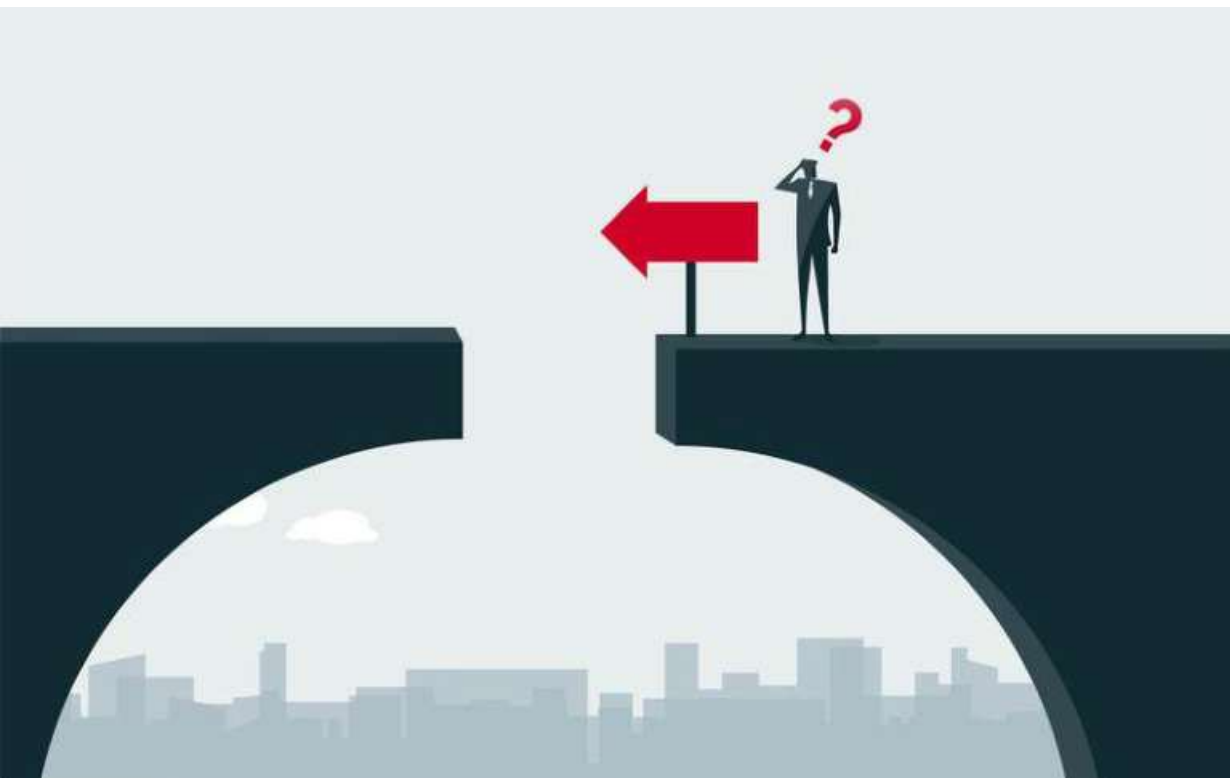
John J. Kennedy

Faculty attrition is not a new problem nor is it unique to India. Universities everywhere struggle to retain teaching staff. Most existing commentary on the subject follows a familiar pattern: it lists reasons for departure, cites low salaries and heavy workloads, and calls for better pay and more respect for academics. These points are valid but they miss what is distinctive about the Indian case, which is vacancy rates rise with seniority.

A Parliamentary Standing Committee report on higher education tabled in Parliament in March 2025, recorded faculty vacancy data as of January 31, 2025 across IITs, NITs, IIMs, IISERs, and central universities. Of 18,940 sanctioned teaching posts in these institutions, 17.97% of assistant professor posts were vacant, 38.28% of associate professor posts were vacant, and 56.18% of professor posts were vacant. As a result, the vacancy rate more than triples between the entry rank and the senior-most rank.

Seen against global patterns, this is unusual. In the U.S. and the U.K., attrition is usually concentrated at the early-career stage, where job insecurity, tenure pressure, and low pay push people out before they are established. Once a scholar reaches a senior rank, retention improves.

In India, the reverse is true: the system retains junior faculty reasonably well and loses its most senior people at a much



The inverted faculty pyramid

Why the vacancies in senior faculty in Indian HEIs is a cause for concern

higher rate. This distinction matters because senior faculty perform functions that junior faculty cannot. They supervise doctoral students, lead research groups, sit on academic and administrative committees that shape institutional policy, and mentor early-career colleagues on how to build a research programme, secure funding, and navigate publishing. When a professorship remains vacant,

these functions either do not happen, or happen poorly, through informal and overstretched arrangements.

The widening gap

Left unaddressed, the effect also compounds. Poorly supervised doctoral students become the next generation of faculty, trained to a lower standard than they would have been under adequate senior guidance. Weaker research

leadership today reduces funded output tomorrow. This, in turn, makes vacant senior posts harder to fill later. This is what makes the seniority gap different from a routine staffing shortfall: it is not a static number that recruitment can close but one that reproduces itself forward through the people it was meant to train.

A second India-specific pattern compounds this problem: the growing use of contractual and ad hoc

faculty positions to fill teaching gaps. Reporting based on Parliamentary Committee data shows that, even when institutions hire contract teachers to cover vacancies, fewer than 10% of these appointments are renewed into longer-term roles. This is not simply a symptom of faculty leaving. It reflects an institutional choice to staff positions with short-term appointments rather than build permanent academic careers. A person hired on a one-year contract has little incentive to invest in long-term research agendas, doctoral supervision, or institution-building, because their own position offers no such continuity.

Specific issue

Taken together, these two patterns point to a short-

age not only of teachers but also of the specific senior capacity needed to train the next generation of academics. A shortage of assistant professors can be addressed through recruitment drives and salary revisions, since new Ph.D.s can be hired relatively quickly. A shortage of professors capable of supervising doctoral students and leading research programmes cannot be closed the same way, because that capacity takes years to build.

This is precisely where the usual policy response falls short. Raising salaries and reducing workload are necessary steps but neither directly closes the seniority gap. A junior faculty member retained for 10 years does not automatically become a professor capable of supervising doctoral students and leading research. That trajectory depends instead on structured career progression, protected research time at the senior level, and institutional investment in retaining people once they reach that stage, not only in recruiting them at the entry level.

In short, the Indian higher education system is not simply losing teachers. It is losing the layer of people responsible for training the next layer. Unless institutions treat this as a distinct and urgent problem, rather than folding it into the general conversation on faculty attrition, the gap will continue to widen with each recruitment cycle.

The writer is former professor and dean, Christ University, Bengaluru.

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S ND-ND

India needs to train its clinical staff before erecting data shields

User data is routinely commoditised today, and passing a law assuming compliance and waiting for complaints or litigation will not suffice; as the DPDP Act comes into effect, the government must finance, build, and sustain an ecosystem that allows every health worker to comply and patients to be able to better access care

C. Aravinda

The recent conversation over the merchant discount rate on select UPI transactions raised the question of who pays for the digital convenience that millions of people enjoy. Hospitals may soon face a similar problem for strengthening their privacy even if no separate “privacy charge” appears on a patient’s bill.

Protecting digital patient information will require secure systems, trained personnel, and continuous compliance. The Parliament enacted the Digital Personal Data Protection (DPDP) Act 2023 in response to this need. The Act consists of 44 sections in nine chapters plus one Schedule. The government notified its Rules on November 13, 2025, with the Sections pertaining to provisions for consent managers set to kick in from November 13, 2026. The rest of the substantive obligations will start to apply from May 13, 2027.

Unusually difficult places

The Act is a general framework to protect digital personal data across sectors, including healthcare. In healthcare, the Act recognises that clinical consent and data consent are different. For example, persons agreeing to undergo a medical scan does not automatically mean they have agreed to every later use of the same scan, no matter how useful the hospital or doctors deem the scan data to be. While facilitating this distinction, the Act also makes room for data-processing during emergencies and specific medico-legal and public health situations.

Under the DPDP Act, the patient is the data principal (or owner) and the hospital – which usually decides why and how some information will be used – is the data fiduciary. Some external software, cloud, and/or data-processing company will serve as the data processor.

That said, hospitals are unusually difficult places in which to ensure compliance with a general data-protection law.

Unlike banks or regional transport offices, hospitals continuously create information of an intimate nature. For example, healthcare workers record a patient’s clinical notes, nursing observations, diagnostics and laboratory results, ventilator readings, and prescriptions – all within hours.

At the same time, several professionals will need to access different parts of that record at different times. If access is too tightly controlled, patient care may suffer; on the other hand, unrestricted access can result in significant breaches of privacy. So the Act needs to facilitate the lawful processing of consent with



The government should not expect every small hospital, diagnostic centre, and/or PHC to independently purchase the same privacy tools in order to enforce the DPDP Act. BERMIX STUDIO/UNSPLASH

reasonable security safeguards, grievance handling processes, and of course the correction or erasure of data where permissible.

Failure to take reasonable safeguards can attract a penalty of up to ₹250 crore.

Compliance costs

In the same vein, compliance requires hospital information systems with role-based access, facility to encrypt or mask data as necessary, systems to generate and preserve audit logs, backups, vendor contracts, breach response protocols, staff training, and a clearly identified person who is responsible for data governance.

Entities designated data fiduciaries must also appoint a statutory data protection officer, and smaller hospitals will need a privacy or data management lead in practice.

Further, information rarely stays within the hospital, since a cashless claim can send diagnoses and reports to an insurer or a third party administrator. Laboratories, radiology platforms, cloud vendors, and telemedicine services will create additional routes for the same record.

Even low-cost WhatsApp-based workflows that became popular because they were convenient will have to be examined for compliance and security.

Healthcare may therefore need specific DPDP provisions, either explicitly or eventually as a separate Act, to cover sector-specific uniqueness, such as small hospitals and large hospitals separately, as

clinical care is more than a commercial transaction.

No uniform training

U.S. estimates show the cost of complying with the famed Health Insurance Portability and Accountability Act, or HIPAA, to be around \$5 per patient a year in 2008. Estimates for 2025 suggest the cost of \$498 per affected record.

In a 2023 study, researchers from India and Norway estimated that adding an integrated information and communications system to an urban primary health centre (PHC) would expand the centre’s annual economic budget by 17.7%. But when the researchers applied the same model across 400 PHCs, the incremental cost fell to about 6% per PHC. The reason: common development and infrastructure costs were shared.

The finding offers an important policy clue: the government should not expect every small hospital, diagnostic centre, and/or PHC to independently purchase the same privacy tools, legal templates, and so on.

That said, the harder problem is that India has legislated faster than it has trained the people who must make the law work. Medical education teaches confidentiality and ethics, but there is no uniform DPDP-oriented National Medical Commission curriculum or standard course materials that span medicine, nursing, allied health, hospital administration, and healthcare IT training. The vendor side faces the same

problem: behind every software workflow is a human being who configures access, checks claims, handles support or views data. And an untrained person handling data in a hospital can pave the way for a major breach due so little as to one leaked password. So data literacy has to become a core healthcare competency.

Building an ecosystem

The National Health Accounts 2022-23 released this year estimated the out-of-pocket expenses on healthcare to be 43.4% of total health expenditure. There is a nontrivial chance that the new costs of complying with the DPDP Act will be passed on to patients as well.

Ahead of the November 13 date, the Indian government should step in by enabling a shared infrastructure through the Unified Health Interface of the Ayushman Bharat Digital Mission. It could provide model consent and vendor agreements with affordable cybersecurity support, and healthcare-specific implementation standards.

User data is routinely commoditised today, and passing a law assuming compliance and waiting for complaints or litigation will not suffice. As the DPDP Act comes into effect, the government must finance, build, and sustain an ecosystem that allows every health worker to comply and patients to be able to better access care.

(Dr. C. Aravinda is an academic and public health physician. Views expressed here are personal. aravindaaiimsjr10@hotmail.com)

THE GIST

India’s DPDP Act 2023 establishes a legal framework for protecting digital personal data, including health records; most obligations will take effect from May 13, 2027, while provisions relating to consent managers begin in November

The Act distinguishes between consent for medical treatment and consent for using personal health data; a patient’s agreement to a procedure does not automatically permit all future uses of the resulting data

The law designates patients as data principals and hospitals as data fiduciaries, requiring secure processing, grievance redressal, and data correction or erasure mechanisms while ensuring healthcare delivery is not hindered by excessive access restrictions

BIG SHOT



Waves crash against a lighthouse at Newhaven Harbour during Storm Austen in Newhaven, Britain, October 23; a low-pressure front brought 179 km/hr winds and heavy rain across Europe overnight with over 3 lakh homes losing power, while airport and trains were delayed. REUTERS

WHAT IS IT?

Molecular machines

Vasudevan Mukunth

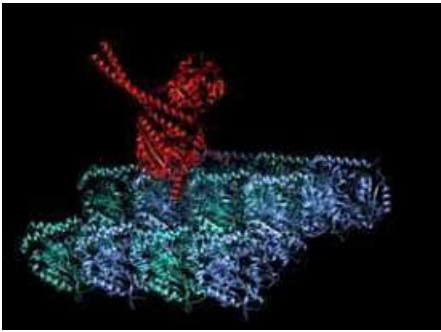
A molecular machine is a combination of molecules that converts energy into motion, to perform specific tasks. These are sophisticated systems — and nature makes abundant use of them.

A famous example is the protein kinesin, which transports minerals inside our body’s cells by moving on microscopic tracks; another example is the protein myosin, which helps muscles contract.

Scientists have also been building artificial molecular machines since the 1980s. Specifically, in 1983, the French chemist Jean-Pierre Sauvage and his team reported a way to connect two ring-shaped molecules the same way an axle connects the wheels of a car.

Eight years on, the British-American chemist Fraser Stoddart & co. built a molecular structure where a molecular ring could move along an axle. Together with the Dutch chemist Ben Feringa, who led a team that built a molecular motor that could be driven by light, Sauvage and Stoddart won the chemistry Nobel Prize in 2026 for their work.

Fun though they sound, molecular machines are also quite finicky. At the scale of a molecule, random heat constantly jostles the structures, rendering their movements unpredictable. A molecule may also rotate or change its own position



The protein kinesin (red) attaches to and moves along microtubules (blue-green). KADEN.RAWSON, MARISAASADIAN, STEVENG.PARKIN (CC BY-SA)

without moving anything else, presenting another challenge that comes in the way of coordinating multiple molecules.

But there have been advances apace. On October 22, for example, researchers reported in *Nature* that they had built a corkscrew-shaped molecule that, when suspended two electrodes, could cycle through a series of states when the current flowed one way and in the reverse direction when the current flowed the other way.

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