

# Sparks fly over Forest Dept ban on entry at waterfalls

## MINISTER SAYS DELHI-BASED OFFICER'S ACTION IS DEVOID OF MERIT AND A BLANKET BAN WILL AFFECT TOURISM

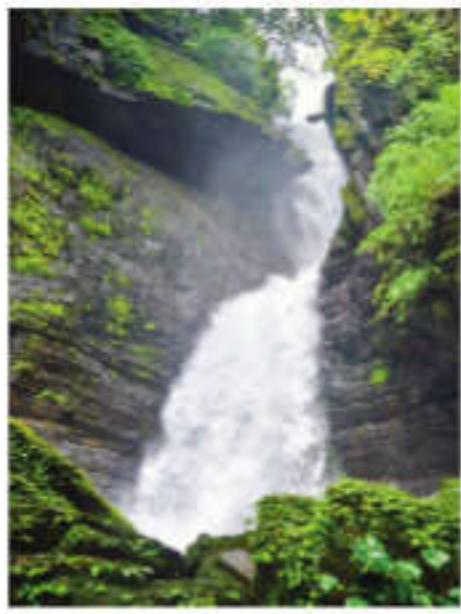
THE GOAN | NETWORK

**PORVORIM**  
Slamming the forest department's circular banning entry to the waterfalls during monsoon, Tourism Minister Rohan Khaunte on Tuesday said he would meet Chief Minister Pramod Sawant and Forest Minister Vishwajit Rane to resolve the issue.

Addressing the media in Porvorim, Khaunte criticised a "Delhi-based officer" for imposing such a ban, which was devoid of merit.

"It is unfair for the Forest Department to ban entry to tourists and locals at waterfalls during the monsoon. We have to designate waterfalls which are dangerous and they should be banned for public entry," said Khaunte.

"Goa is a tourist destination and tourists visit Goa during monsoon to enjoy the beauty of nature. Locals also visit waterfalls during monsoon. If



a blanket ban is imposed prohibiting entry to all waterfalls then a wrong message will go out to tourists and there will be a substantial drop of tourists in Goa."

Stating that several traders and kiosks owners located near waterfalls depend on tourists for their livelihood, Khaunte said they would be affected badly if a ban is made effective.

Insisting that there should

be proper coordination between the tourism and forest departments, Khaunte said he would raise the matter with Chief Minister Pramod Sawant and Forest Minister Vishwajit Rane and sort out the matter in a day or two.

"No doubt security and safety of people should be our concern, but once this is taken care of there is no need to impose a ban. Some people go to private or government quarries which are not easily accessible. The government cannot be held responsible if casualties take place at such locations," said Khaunte.

### TOURISM ACT

The minister said Goa needs a sound Tourism Act which includes progressive reforms.

"We have obtained a draft of the Tourism Act prepared by a Telangana company which we have placed before

»Continued on **P5**

## Ban lifted on access to low-risk waterfalls, asserts Vishwajit

**PANAJI:** Following issues raised by Tourism Minister Rohan Khaunte regarding the ban imposed on access to water falls in sanctuaries, Forest Minister Vishwajit Rane has said the low risk ones which were also kept open last year will be spared from the ban.

These low risk waterfalls which were also kept open for the public last year during the monsoon will continue to be open this year as well with forest guards and lifeguards deployed there, Rane said, adding that directions have been issued to the Forest Department to issue a fresh notice.

Rane, however, claimed that he will not take the responsibility of lifting the ban with regard to medium and high risk waterfalls as several mishaps had occurred last year.

He also said that the issue will be discussed with Chief Minister Pramod Sawant.

Last year during the monsoon months, the Forest Department had conducted the exercise of classifying the State waterfalls mostly in wildlife sanctuaries as low, medium and high risk ones.

### IN SHORT >>

#### KTC to discontinue pass concession for govt employees

**PANAJI:** The Board of Directors of Kadamba Transport Corporation Ltd has decided to end the current pass concession for State/Central Government employees who receive salaries equivalent to government rates and use travel allowances. Existing passes will, however remain valid until their expiration, but no renewals will be available starting from July 1, 2024, according to the KTC resolution.

#### Beach beds present along coastal belt

**PERNEM:** The tourist season may have ended, but certain high tension industrial consumers having to cough up a flat five paise increase per unit irrespective of quantum of consumption. They will have to pay Rs 5.30 per unit instead of the earlier Rs 5.25 per unit on total consumption in a billing cycle without any con-

#### Victim in Mapusa assault case dies

**MAPUSA:** Ahmed Devadi a victim of a brutal assault on May 30 in Mapusa, succumbed to his injuries early Tuesday at GMC after 18 days of treatment. Mapusa Police have now registered a case of murder.

»See **PG 3**

## Industrial, commercial users to bear brunt of power hike

### INEVITABLE, SAYS DEPARTMENT BUT MUM ON OPPOSITION DEMAND TO PLUG LEAKAGES

THE GOAN | NETWORK

#### PANAJI

Price rise and inflation is increasingly burdening the citizenry who now will have to bear an additional burden when power bills reach their homes next month owing to an aggregate 3.5% hike in tariff which has become effective from this week.

Both high and low tension consumers across all categories -- domestic, commercial, industrial, agriculture and public sector -- will all face increased power consumption bills in July, a senior official of the electricity department said but the hike will be the maximum for the commercial and industrial users.

The most hit will be the manufacturing sector with high tension industrial consumers having to cough up a flat five paise increase per unit irrespective of quantum of consumption. They will have to pay Rs 5.30 per unit instead of the earlier Rs 5.25 per unit on total consumption in a billing cycle without any con-

### GCCI voices apprehension over steep hike

**PANAJI:** The Goa Chamber of Commerce and Industry has expressed serious concerns regarding the recent steep hike in power tariffs across all sectors, which will significantly impact its members from various industries -- hospitality, agriculture and allied sectors.

During the public hearing conducted by JERC before the tariff increase, GCCI had proposed several alternative measures to generate additional revenue without burdening consumers.

»See **PG 3**

sumption quantum slabs.

The low tension industrial consumers utilising up to 500 units per billing cycle too will be burdened by a hefty 40 paise per unit hike in tariff from Rs 3.60 to Rs 4 per unit. For those in this category consuming more than 500 units per billing cycle, each unit of electricity consumed which earlier cost Rs 4.25 per unit will now be billed at 4.65.

Domestic consumers, meanwhile, face a smaller increase in tariff. Low tension

domestic consumers will be charged Rs 1.90 instead of Rs 1.75 per unit for consumption of up to 100 units in a billing cycle. Those consuming up to 200 units are now to be charged Rs 2.80 per unit instead of the earlier Rs 2.60 and a significantly higher 40 paise per unit higher rate of Rs 3.70 if they consume up to 400 units.

Meanwhile, in the case of commercial consumers like

»Continued on **P5**

## 41 airports get bomb threats on email, all turn out hoax

PTI

### NEW DELHI

Forty-one airports, including in Chennai, Patna and Jaipur, received bomb threat emails on Tuesday, prompting authorities to scramble contingency measures and carry out anti-sabotage checks that lasted hours, and each of them was found to be a hoax, official sources said.

Security was beefed up as agencies swept terminals after emails were received around 12.40 pm from the ID exhumedyou888@gmail.com.

The airports in Chennai, Patna, Nagpur, Jaipur, Vadodara, Coimbatore and Jabalpur were among those that received the threats.

An online group called "KNR" is suspected to be behind these hoax threat emails. The group reportedly issued similar emails to several schools in the Delhi-National Capital Region on May 1, the sources said.

The emails received by the airports carried almost the identical message: "Hello, there are explosives hidden in the Airport. The bombs will soon explode. You will all die."

## Soon, big bro to keep watch at all check posts in State

### Move aimed at checkmating criminals who try to take refuge in Goa, says minister

SIDDHARTH KAMBLE

THE GOAN | PANAJI

Those committing crimes and fleeing to the State to evade law enforcement agencies may now find it difficult to escape detection, as the State government will set up CCTV cameras at all check posts in the State.

While this CCTV surveillance system has already been introduced in some coastal areas, it will be implemented at all entry/exit points in the State from September.

When contacted, Info-Tech-Minister Rohan Khaunte said his department has been working on this system, in a bid to identify and take action against those who have committed crimes in other States and are fleeing to Goa.

"Since Goa is a tourist State, lakhs of tourists visit Goa every year by air, rail and road. Many foreigners also come to Goa to escape detection after having committed crimes abroad," said Khaunte.

"When such persons enter Goa, police will be able to capture his face through CCTV surveillance at the entrance

### TACKLING CRIME

■ CCTV surveillance system to be made operational at all entry/exit points after September

■ Proposal was prompted by an increase in crimes over the last few years

■ CCTVs to keep check on those with criminal background... who have committed crimes in other States and are wanting to take refuge in Goa



and take immediate action against him."

The minister informed that there were discussions with the Ministry of Home Affairs and Information Technology regarding this arrangement a few months ago.

"However due to the election code of conduct and some other issues, implementation of this surveillance system was interrupted," said Khaunte.

Khaunte said such a CCTV surveillance system has been introduced in some coastal areas and will be made operational at all entry/exit points in the State after September.

According to sources, the proposal to set up CCTV

surveillance at all entry/exit points in the State was prompted by an increase in crimes in the State over the last few years.

"After being criticised for failing to tackle crimes, the government decided to keep a check on those with a criminal background by introducing this CCTV surveillance system," said a source.

The source added that Chief Minister Pramod Sawant was apprised about this CCTV surveillance system. Following his approval, the departments of Information Technology and Home interacted on this and started the process of setting up this system at all entry/exit points in the State.



**VIVA PORTUGAL:** Portugal fans with a picture of Cristiano Ronaldo ahead of their match against the Czech Republic at Leipzig stadium in Germany.

## Veggie prices hit the roof, turn family budgets upside down

THE GOAN | NETWORK

#### PANAJI

Family budgets of common folk in Goa have begun to get strained with prices of vegetables spiking drastically in the local markets over the last few days.

In the Panaji market, onions were selling on Tuesday at Rs 55 per kilogram, nearly Rs 15 rupees higher than the

average prices last week.

Prices of tomato, another quintessential ingredient in Goan and Indian cooking, also rose sharply week-on-week, the per kilogram rate quoted at an astronomical Rs 80 compared to the Rs 40-50 last week.

Green chillies and coriander, garlic, ginger and other spices used in almost all oriental food recipes, also rose

between 20 to 30 per cent and both wholesale and retail traders said the prices will continue to rise.

"The rains have caused massive destruction of harvestable crops in Belagavi, Kholapur and other regions on which Goa is dependent on. The situation is unlikely to change very soon and it could

»Continued on **P5**

## Parents obsessed with sending kids to English-medium schools: NCERT

### DIRECTOR SAYS IT IS NO LESS THAN SUICIDE

PTI

#### NEW DELHI

NCERT Director D P Saklani has lamented that parents remain fascinated by English-medium schools even though many don't have trained teachers, saying it is "no less than suicide" as government schools now provide quality education.

The chief of National Council for Educational Research and Training said the practice of cramming content in English has led to knowledge loss among kids and distanced them from their culture.



"Parents are obsessed with English-medium schools, they prefer to send their children to such schools even if there are no teachers or they are not trained enough. This is no less than suicide and this

why the new NEP has stressed upon teaching in mother tongue," he said.

"Why should teaching be matrabbasha adharit (based on mother tongue)? Because till then we will not understand our own mother, our roots. And multilingual approach is not like teaching in any language is being ended, the push is to learn multiple languages," Saklani added.

The NCERT chief cited an initiative by the Union education minister to get primers (books) developed in two tribal languages of Odisha to teach students.

THE GOAN | NETWORK

#### PANAJI

Back in March 2023, the Assembly unanimously supported a legislation to protect the rights of widows and prevent the discrimination against them that still prevails in some remote parts of Goa.



"I make a commitment that in the next Assembly session, maybe in July (2023), we can bring in legislation within the purview of the law to prevent any kind of widow discrimination," was the assurance by

### BROKEN PROMISES

■ In March 2023, the Assembly supported a legislation to protect rights of widows

■ Vishwajit Rane had said "I make a commitment that in the next Assembly session, maybe in July (2023), we can bring in legislation... to prevent any kind of widow discrimination

Minister for Women & Child Vishwajit Rane on the floor of the House in response to Leader of Opposition Yuri Alemao's Private Member's Bill seeking preventing "unjust customs of widow discrimina-

tion, widow abuse, and widow isolation."

Since then, three Assembly sessions have been held -- monsoon, winter and Budget -- but legislation on the critical issue is still nowhere in sight.



Ironically, neither the Opposition nor some ruling MLAs who supported the demand have pursued the matter with due diligence even outside the Assembly complex.

Sources revealed to The

Goan that the proposal has been discussed by the Department and some attempts were made to draft a proposal.

During the Budget session this February, the issue was tabled through an unstarred question, to which the minister responded that the department is in the process of framing a policy on "widowhood practices."

"Once a draft of the policy on widowhood practices is framed, a meeting will be called to discuss and take views as assured on the floor... Once the law is enacted it will be implemented," the reply stated although no timeline was provided for its completion.

»Continued on **P5**





















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WEDNESDAY WISDOM

Everything that irritates us about others can lead us to an understanding of ourselves

– Carl Jung

# How to avoid being hacked

## Start by upping your password game



If you type the term “password cyberattack” into Google News, the results will show just how often cyber criminals are getting hold of important data belonging to companies and individuals

THEMBEKILE OLIVIA MAYAYISE

Why is password security so important?

The spike in cyberattacks leading to system breaches and data leaks has compelled a review of access control strategies. The question has shifted from whether cyberattacks will occur to when and how they will happen.

Passwords and usernames remain a key point of vulnerability as they are still used for access and authentication. Too many people use weak and recycled passwordss.

A report by cybersecurity firm Sophos found that the “number of cyber attacks on businesses in South Africa, Kenya and Zambia increased by 76% in 2023”. This comes at a huge cost.

Each year various sources publish lists of the most used passwordss. Research by NordPass often highlights predictable choices like “123456”, “admin”, “12345678” and “password”.

These passwordss can be cracked in less than a minute by highly skilled hackers and those with basic hacking skills. Confidential information is then exposed to theft, deletion or tampering. AI tools are making hacking easier.

In some organisations, passwordss never expire, creating opportunities for unauthorised access. In many instances, compromised passwordss result in online identity theft. Nor are password-saving features, such as websites offering

to auto-save when you create a new account, a flawless solution. Despite the convenience, these platforms pose a risk of credential exposure.

**What can companies do differently?**

A password policy and corresponding standards should be developed and implemented to meet the company’s cybersecurity objectives. How this is done depends on the organisation and the type of business. For example, financial institutions and credit card companies may find the Payment Card Industry Data Security Standard to be most appropriate. Others might find the guidelines provided by the US National Institute of Standards and Technology or ISO/IEC 27001 security standards useful. These standards are used globally.

Companies must ensure that employees are fully informed about the policies and procedures related to password use and that they understand their responsibilities. They should therefore conduct regular awareness campaigns to promote safe password practices and address potential password threats. Follow best practice security standards for user accounts management and password control.

Incorporate password-strength meters to assist users in generating more secure passwordss.

Consider adopting multi-factor authentication, which requires two or more pieces of evidence to

authenticate a user – for example a password and facial or retina recognition ensure that the password files are encrypted.

Conduct regular audits to monitor and ensure compliance with password policies and standards.

**What about individuals?**

Individuals can enhance their online safety – both at work and in their private life – by remaining vigilant and informed about the latest threats that could compromise password security. In organisational settings you should know and follow organisational policies and standards for safe password use. Participate in awareness and training sessions. Report any suspicious security incident to the ICT help desk or follow your organisation’s incident management process.

Keep your login credentials safe and secure. Log out after every session, especially when you’re using a shared computer. Use passwordss which are strong and unlikely to be guessed by attackers.

Avoid using sequential characters or repetitive phrases for passwordss, recycled or easily guessable passwordss such as dictionary words.

Check if the chosen password is not already on the list of breached or common passwordss.

Change your password whenever a compromise is suspected and use encrypted password manager tools to store passwordss safely.

**What are the biggest password no-nos?**

Don’t use basic or easily guessable passwordss, such as common dictionary words. Users should aim for a password not shorter than 12 characters long, a combination of alpha numeric (letters and numbers) and special characters, and lower and upper cases (small and capital letters) and keep it confidential.

It’s also important not to reuse passwordss across different accounts.

Don’t use auto-fill or save your passwordss on websites especially on shared computers.

Avoid sharing passwordss or revealing them to others, particularly with colleagues in the workplace. If you have to share a password, ensure that it is authorised by the manager and that the details are documented for auditing purposes.

Never give password details over the phone to individuals claiming to be IT technicians without proper verification.

Some of the ways to verify the authenticity of the call are to confirm the ticket number the caller is referencing. Ask the caller to send an official email to your account, especially if you don’t have issues accessing a computer.

If an internal telephone number is being used, check the authenticity of the call and request identification details from the caller such as their name, office location, department and reporting lines.

## Man engraves Micromax logo on Airpods case to deter thieves

Amidst rising concerns, a man’s unique strategy to deter theft has gone viral on social media. To avoid getting his Apple Airpods stolen, a social media user named Baked Samosa on X revealed he engraved them with the Micromax logo. Baked Samosa then posted a picture of his Airpods case, customised with a fist bump emoji, to illustrate his theft prevention technique. His reasoning? Disguising the brand logo to make them less appealing to potential thieves.



## Leadership and what’s missing..!

There’s something amiss in this country: There’s somebody who’s going round the world pounding his chest and shouting, “Look at me, see I’m back for the third time,” and there’s the world saying, “I think you’ve got it wrong, there’s a brother and sister, who seem to have more leadership qualities than you!”

I believe, and this is not a political article, that these elections have shown us qualities of true leadership. And let’s learn some pointers about leadership from the election’s that’s happened:

First learn we are human, not gods, and so limited in our understanding or thinking, so never neglect taking ownership of your mistakes or the mistakes of your team. That is what strong leaders do. They take full responsibility for mistakes, and they are respected much more for doing so.

Secondly, have the boldness to point out what’s not worked and propose methods that will work. Yes, you need to become a problem solver. Which means to think out solutions. People respect problem solvers and solution finders more than blamers. Even if people don’t fully accept your proposal, they will respect you for providing one. It shows that you are truly invested in making things better, and you will gain a reputation for generating ideas, solving problems and improving processes.

Thirdly, treat other people not just the way you would like them to treat you, but go one step farther and treat others the way they want to be treated. Which means investing time and thought to find out and delve into the strengths and weaknesses of others. This is very important as we are not generalising but serving a specific purpose. Focus on what they need and what they care about.

Fourthly, learn to ask questions and remain open to new ideas. Yes, from the recent elections we have found that people really don’t like know-it-alls. If you go around diminishing others while acting like you have a monopoly on bright ideas, you will be disliked. People will respect you less because they don’t feel you value their ideas or expertise.

Fifthly, learn to deal with conflict even when it’s uncomfortable. When you avoid conflict, you send a message that you are afraid, or that their needs are inferior to yours. Turning a blind eye to a conflict as what happened in Manipur is more the style of Nero playing the fiddle while Rome burned.

Finally, allow criticism from others. Never think that only weak people need others. Strong ones have the courage to allow others to provide assistance. When you ask for help, you show your strength. You show that you are indeed confident in your abilities and have the willingness and courage to accept guidance. You show others that you don’t believe yourself to be superior to those around you, and you create opportunities for others to contribute to your development.

Yes, there’s much that we can learn from these elections, especially what was missing, if only we look closely..!

[feedback@thegoan.net](mailto:feedback@thegoan.net)

BOB’S BANTER

BY ROBERT CLEMENTS





**The Goan, Goan Varta, Bhaangarbhuin celebrate 9<sup>th</sup> anniversary**

From right: Editorial Director, Pramod Acharya, Editors: Joel Afonso, Pandurang Gaonkar and Mahesh Divekar cut a cake during the 9th year anniversary celebration of The Goan, Goan Varta and Bhaangarbhuin at the media office, St Inez on Tuesday.

Pics: Narayan Pissurlenkar



		3				5		
6	1		3	7				
2	9					8		6
			2	1	4			
		2				1		
			7	9	5			
3		9					5	1
				4	9		7	8
		4				2		

**HOW TO PLAY SUDOKU**

■ Each row, column, and 3 by 3 square must have the numbers 1 through 9. These numbers can't be repeated in each row, column, and square.

■ When solving an easy Sudoku, the first thing you should do is look for definites. Definites are numbers that are definitely going to be there. Starting at 1, draw imaginary lines through boxes in that 1's row and/or column. When there is only one box left in the 3x3 box, you know that is a definite.

■ If you get stuck, go back and look at everything. That one number is usually all you need to get going again. If you still cannot find any solutions, start labeling every block with every number that could possibly go in that box.

6	9	2	3	8	1	4	5	7
8	7	3	6	4	5	9	2	1
1	5	4	7	2	9	6	8	3
2	8	9	5	6	7	1	3	4
5	4	1	9	3	8	2	7	6
3	6	7	4	1	2	8	9	5
9	3	8	1	5	4	7	6	2
4	2	6	8	7	3	5	1	9
7	1	5	2	9	6	3	4	8







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Briefs

NEW DELHI

India oilmeal exports fall 31% on year



India's oilmeal exports in May fell 31% on year to 302,280 tn, according to data released today by The Solvent Extractors' Association of India. Overall oil-meal exports in May fell owing to a drop in the export of rapeseed meal and castor seed meal.

NEW DELHI

Le Travenues shares zoom over 78%

Shares of Le Travenues Technology Ltd, which operates travel booking platform ixigo, on Tuesday ended with a huge premium of over 78 per cent against the issue price of Rs 93. The stock started the trade at Rs 135, rallying 45.16 per cent from the issue price on the BSE. Later, it zoomed 74.18 per cent to settle at Rs 161.99.

NEW DELHI

L&T bags 'significant' orders

Larsen and Toubro (L&T) on Tuesday said its Buildings and Factories (B&F) vertical has secured multiple orders in the 'significant' category. The orders have been secured from clients in Hyderabad and Mumbai, the company said in a statement. The company did not disclose the order value.

NEW DELHI

Amazon Fresh expands reach

Amazon India on Tuesday said it has expanded its full-basket grocery service, Amazon Fresh, to over 130 cities like Ambala, Aurangabad, Hoshiarpur, Dharwad, Una, and Suri, among others. The service includes a wide range of wet and dry groceries.

NEW DELHI

Akme Fintrade IPO opens today

Akme Fintrade (India) Ltd on Tuesday said it has raised nearly Rs 38 crore from anchor investors. The company's Rs 132 crore IPO comprises a fresh issue of 1.1 crore equity shares. The issue, with a price band of Rs 114-120 apiece, will open on June 19 and conclude on June 21.

NEW DELHI

Falcon Tech IPO to open on June 19

Falcon Technoprojects India Ltd, has announced its plan to go public with an IPO on June 19, 2024. The company is aiming to raise Rs 13.69 crore at the price of Rs 92 per share through this IPO, with shares set to be listed on the NSE Emerge platform. The issue size is Up to 14,88,000 equity shares at face value of Rs 10 each.

NEW DELHI

CAI raises output estimate

The Cotton Association of India (CAI) has scaled up its projection for the country's cotton output in 2023-24 (Oct-Sep) to 31.8 mln bales from 31.0 mln estimated in April, according to a release.

In four days, investors' wealth has risen by ₹10.29 lakh crore

Sensex, Nifty and Midcap hit fresh record high levels

PTI

MUMBAI

Benchmark Sensex closed above the 77,000 level for the first time, and broader Nifty scaled a fresh peak on Tuesday as key equity indices stayed on the record-breaking run powered by a rally in index majors ICICI Bank, HDFC Bank and Infosys.

Besides, renewed foreign fund inflows amid a firm trend in global equities boosted investor confidence, traders said.

In a range-bound session, Sensex and Nifty settled at their new closing all-time high levels amid intense demand for realty, consumer durable and utility stocks. Rising for the third straight session, the 30-share BSE Sensex climbed 308.37 points or 0.40 per cent to settle at a new closing peak of 77,301.14. During the day, it jumped 374 points or 0.48 per cent to hit the fresh lifetime



peak of 77,366.77.

As many as 2,167 stocks advanced while 1,836 declined and 147 remained unchanged on the BSE.

The NSE Nifty went up by 92.30 points or 0.39 per cent to hit a record closing high of 23,557.90 for the fourth straight session. It rallied 113.45 points or 0.48 per cent to hit the new all-time high of 23,579.05 during the day trade.

"The Indian market touched record highs again and is gradually expanding the gains achieved following the national election. It is responding positively to the upcoming budget, which is anticipated to strike a balance between growth and populism," said Vinod Nair, Head of Research, Geojit Financial Services.

Mcap of BSE-listed firms hit fresh high

The market capitalisation of BSE-listed firms hit a new record high of Rs 437.24 lakh crore on Tuesday amid an optimistic trend in equities where the BSE Sensex maintained the record-breaking run and hit another lifetime closing high level.

The positive trend in equities took the market capitalisation of BSE-listed firms to a new record high of Rs 4,37,24,261.40 crore (USD 5.24 trillion).

In four days, the investors' wealth has risen by Rs 10.29 lakh crore.

Fitch ups India's FY25 GDP growth forecast by 20 bps

PTI

NEW DELHI

Fitch Ratings on Tuesday raised India's growth forecast for the current fiscal to 7.2 per cent, from 7 per cent projected in March, saying elevated consumer confidence will drive spending, besides increased investments.

In June update to its global economic outlook report, Fitch said it expects inflation to decline to 4.5 per cent by end of this year and RBI to cut policy interest rates by 25 basis points to 6.25 per cent.

"We expect the Indian economy to expand by a strong 7.2 per cent in FY24/25 (an upward revision of 0.2 pp from the March GEO)," Fitch said in its global economic outlook report. Investment will continue to rise but more slowly than in recent quarters, while consumer spending will recover with elevated consumer confidence, it said.

For the fiscal years 2025-26 and 2026-27, Fitch projected growth rates of 6.5 per cent



Fitch expects inflation to decline to 4.5 per cent by end of this year and RBI to cut policy interest rates by 25 basis points to 6.25%

and 6.2 per cent, respectively.

Fitch's estimates for FY25 are in line with that of RBI which earlier this month projected Indian economy to expand 7.2 per cent in the current fiscal on the back of improving rural demand and moderating inflation.

While the Asian Development Bank (ADB) estimates

growth at 7 per cent, S&P Global Ratings and Morgan Stanley project growth rate of 6.8 per cent. Moody's Ratings and Deloitte India estimates India's GDP to grow at 6.6 per cent in 2024-25 fiscal.

The Indian economy grew 8.2 per cent in the last fiscal (2023-24), with a 7.8 per cent expansion in March quarter.

Fitch said purchasing managers survey data point to continued growth at the start of the current financial year.

It said signs of the coming monsoon season being more normal should support growth and make inflation less volatile, though a recent heat-wave poses a risk.

"We expect growth in later years to slow and approach our medium-term trend estimate," it said, adding growth will be driven by consumer spending and investment.

Consumer price inflation has only edged down since the start of the calendar year, with annual inflation at 4.7 per cent in May from 5.7 per cent in December 2023.

Too premature to shift RBI policy stance: RBI's Das

Says any form of adventurism has to be shunned

PTI

MUMBAI

The Reserve Bank of India Governor Shaktikanta Das on Tuesday said it is "too premature" to change the monetary policy stance and the apex bank has to shun "adventurism" approach on the rates front.

Speaking at broadcaster ET Now's Leadership Dialogues here, Das said the Reserve Bank is monitoring the high trading volumes in the futures and options segment along with Sebi, but any action on it will be taken by the markets regulator.

He also said that there is a possibility that the current account deficit for the March quarter, scheduled to be announced next week, will come below the figure of 1.2 per cent for the first nine months of fiscal year 2023-24.

For the first nine months of the fiscal, CAD moderated to 1.2 per cent of GDP, from 2.6 per cent of GDP in the corresponding period a year ago on the back of a lower merchandise trade deficit.

Amid talks of increased inflows after the country's inclusion in global bond indices, the Governor said the Reserve Bank of India (RBI) will keep on building reserves to act as



'Will not be surprised if FY24 CAD less than 1% of GDP'

RBI Governor Shaktikanta Das said he would not be surprised if India's current account deficit for 2023-24 (Apr-Mar) were to come in at less than 1% of GDP. "I will not be surprised next week when we publish our current account deficit numbers," he said. "This year it could be lower than 1%. So, the current account deficit looks very promising."

necessary tools to contain volatilities in the future. As part of its reserves diversification strategy, it will continue adding gold. The RBI is confident of the economy growing at its projection of 7.2 per cent in FY25, Das said.

Direct tax mop up rises 21% to ₹4.62 lakh cr

PTI

NEW DELHI

Net direct tax collection grew 21 per cent to Rs 4.62 lakh crore so far this fiscal on higher advance tax mop-up, the income tax department said on Tuesday.

The first instalment of advance tax, which was due on June 15, showed collections rose 27.34 per cent to Rs 1.48 lakh crore. This includes Corporation Tax (CIT) at Rs 1.14 lakh crore and Personal Income Tax (PIT) at Rs 34,470 crore. The net direct tax collection of Rs 4,62,664 crore (as of June 17) includes CIT at Rs 1,80,949 crore and PIT (including Securities Transaction Tax) at Rs 2,81,013 crore, the CBDT said in a statement.

Refunds amounting to Rs 53,322 crore have also been issued in the FY 2024-25 till June 17.

'Ministries have started accepting quarterly applications for PLI claims'

Certain quarters of PLI beneficiaries have urged the departments for timely disbursement of claims

PTI

NEW DELHI

Several departments have started accepting applications for disbursements of incentives under the production linked incentive (PLI) schemes on a quarterly basis to fast-track clearance of claims, a senior government official said. The department for promotion of industry and internal trade (DPIIT) has suggested others also follow the same practice.

"In many departments, we have started accepting quarterly applications. Others also, we are telling them to do except in some cases, where they are finding it difficult to do like food processing, where the numbers are small," the official said. The development assumes



significance as certain quarters of PLI beneficiaries have urged the departments for timely disbursement of claims.

The PLI scheme was announced in 2021 for 14 sectors, including telecommunication, white goods, textiles, manufacturing of medical devices, automobiles, speciality steel, food products, high-efficiency solar PV modules, advanced chemistry cell batteries, drones, and pharma, with an outlay of Rs 1.97 lakh crore.

So far, only Rs 9,700 crore

Power Min asks utilities to be on high alert due to rising demand amid heatwave

PTI

NEW DELHI

The power ministry on Tuesday said it has asked all utilities "to maintain a high state of alert and minimise forced outages of equipment" amid heatwave pushing electricity demand, especially in the



northern region where Monsoon is yet to arrive.

The country's northern re-

gion has been experiencing high electricity demand due to a prevailing heatwave since May 17, 2024, the ministry said in a statement.

Despite these challenging conditions, the ministry said, the highest ever peak demand of 89 GW in the northern region was successfully met on

June 17, 2024.

It was made possible by importing 25-30 per cent of the region's power requirement from neighbouring regions, it said. "All utilities have been advised to maintain a high state of alert and minimise forced outages of equipment," the statement said.

Infra, realty to get ₹15 lakh cr in investments till March 2026: Crisil

PTI

NEW DELHI

Infrastructure and realty sectors are likely to get Rs 15 lakh crore worth of investments till March 2026, a domestic rating agency said on Tuesday.

The investments will create 50 GW of renewable energy

capacity and 25,000 kms of roads in the infra space, and real estate, the rating agency said.

"Investments in India's key infrastructure sectors -- renewable energy and roads -- and real estate are expected to grow 38 per cent in fiscal 2025 and 2026 compared with the



previous two fiscals to Rs 15 lakh crore," Crisil Ratings said in a research note.

Investments in the energy sector will be focused on adding more green power in the country's energy mix, while road investments will be focused on creating denser networks and realty investments will be on residential as well as commercial projects, it said.

"The underlying demand

drivers in these three sectors remain strong, with regular policy interventions fuelling investor interest," chief rating officer Krishnan Sitaraman said.

The government's targets on renewable energy have led to more auctions of projects and created a strong pipeline for players, it said, pointing out

that FY24 saw auctions of 35 GW and the pipeline now stands at 75 GW.

On the roads front, the agency expects 12,500 kms of road building per year over the next two fiscal years because of the need for improved physical connectivity for broader economic growth.

offgrid

Virat pips Ranveer to become most valued celebrity

PTI

MUMBAI

Cricketer Virat Kohli has regained the top position to become India's most valued celebrity with a brand value of USD 227.9 million in 2023 but remained short of the peak of USD 237.7 million in 2020, as per a report.

A jump of nearly 29 per cent in the overall brand value in the year from USD 176.9 million in 2022 has ensured Kohli overtakes actor Ranveer Singh, who slipped to second spot with a brand value of USD 203.1 million, the report by consultancy firm Kroll stated.

However, Kohli's brand value is yet to reach the levels of USD 237.7 million seen in 2020, as per Kroll's Celebrity Brand Valuation Report 2023.

Riding on the success of films like Jawaan and Pathaan, 58-year-old actor Shah Rukh Khan has jumped to third place in the rankings with a total brand value of USD 120.7 million in 2023. The Badshah of Bollywood was valued at USD 55.7 million in 2022, which placed him at the tenth spot on the list. The firm's managing director for valuation advisory services, Aviral Jain, said Khan is making an "incredible return" into the league of India's

top five celebrity endorsers for the first time since 2020.

More than doubling of Khan's brand value has led to other celebrities slipping previous spots in the list of top brands. This includes Akshay Kumar coming in at fourth in 2023 with a brand value of USD 111.7 million from third in 2022, Alia Bhatt slipping to fifth from fourth with a valuation of USD 101.1 million and Deepika Padukone with a valuation of USD 96 million at sixth spot in 2023 from being fifth on the list in 2022. Wicketkeeper-batsman M S Dhoni, who announced his retirement from cricket recently, moved up one



spot on the list with a brand value of USD 95.8 million while retired cricketer Sachin Tendulkar held on to the eighth place in the list with a brand

value of USD 91.3 million.

Salman Khan also moved up one spot to become the tenth most valuable celebrity brand in 2023 with a value of USD 81.7

million in 2023.

The overall valuation of the top 25 celebrity brands stood at USD 1.9 billion in 2023, which was 15.5 per cent higher than the year-ago period.

Among the others in the top 25, Jain said actor Kiara Advani had a meteoric rise to rank 12, while Katrina Kaif debuted on the list at rank 25.

The firm said its assessment represents the brand value of a celebrity based purely on their earnings potential from product brand endorsements, including full-fledged endorsements, purely digital and one-time campaigns, and website appearances.

The market opened a tad lower tracking a rise in US Treasury yields and crude oil prices, dealers said. The yield on the 10-year benchmark US Treasury note rose to 4.30% from 4.23% at the time the Indian market closed on Friday. The yields rose after Minneapolis Federal Reserve President Neel Kashkari indicated the central bank may not cut rates until December, which was later reiterated by Philadelphia Fed President Patrick Harker on Monday. A rise in US yields narrows the interest rate differential between safe-haven assets and emerging market debt.



mp

Briefs

NEW DELHI  
**SEIL Energy raises ₹250 cr**



SEIL Energy India Limited, a leading independent power producer, has raised Rs 250 crore in debt through its maiden 5-year bonds issue on the BSE. According to information available on BSE, the five-year bond issue (Non-Convertible Debentures or NCDs) carry a coupon of 8.45 per cent and would mature on June 18, 2029. The bond issue was fully subscribed through private placement, reflecting investor confidence.

NEW DELHI  
**AI-powered Copilot+PCs now available**

Microsoft on Tuesday announced the availability of its new Copilot+PCs - Surface Laptop and Surface Pro - which are the fastest Windows PCs designed for the AI era. The laptops are available in four colour options, starting at \$999 estimated retail price (ERP) on Microsoft.com and the Microsoft Experience Centre, the company said in a statement. The 64GB Surface Laptop (7th Edition) with 64GB RAM starts at \$2,399.99 in black with a 13.8-inch display, Snapdragon® X Elite (12 Core) Processor and 1TB SSD Storage.

NEW DELHI  
**Shivalik SFB raises ₹100 cr equity capital**

Shivalik Small Finance Bank on Tuesday said it has raised Rs 100 crore in equity capital from a clutch of investors like Lightspeed and Sanjay Nayar-founded Sorin Investments, along with participation from existing investors Accel and Quona. The bank plans to use the funding to enhance its tech stack, strengthen its team, and further develop the product proposition as it continues its journey to build a digital-first bank for the small business and under-served segment, the bank said in a statement.

NEW DELHI  
**Vikram Solar bags order**

Solar energy solutions provider Vikram Solar on Tuesday said it bagged an order to supply 393.9 MWp solar modules for NLC India's solar project in Gujarat. According to a statement, Vikram Solar will supply 393.9 MWp module to NLC India Limited at GSECL's Solar Park (Stage 2) in Khavda, Gujarat. This order brings Vikram Solar's total PV module supply contract to the Khavda Solar Park to over 1 GW, the company said.

NEW YORK  
**US Retail sales rise 0.1% in May**

Consumers barely increased spending in May from April as still high inflation and high interest rates curbed spending. Retail sales rose 0.1 per cent in May, below the pace that economists projected, according to the Commerce Department. And April sales were revised downward - a 0.2 per cent decline, from unchanged. Sales rose 0.6 per cent in March and 0.9 per cent in February. That comes after sales fell 1.1 per cent in January, dragged down in part by inclement weather. Excluding gas prices and auto sales, retail sales rose the same amount.

# SBI aims ₹100 bn infra bond issue by mid-Jul

INFORMIST  
MUMBAI

After raising funds in the offshore market earlier this year, India's largest lender, State Bank of India, is charting out plans to borrow up to 100 bln rupees through infrastructure bonds in the domestic market by the end of this month or by mid-July, sources aware of the development told Informist.

"Yes, we are planning to come up with infrastructure bonds, but this might take some time. We are looking at either the end of June or mid-July. However, dates are not finalised yet as the board has just given the approval. The amount might be 10,000 crores (100 bln rupees) but it has not been finalised yet," a source in the know said.

This could be the first infrastructure bond issue by a bank



in the current financial year. Infrastructure bonds are issued to finance long-term infrastructure projects. They have a minimum maturity period of seven years. In the financial year ended Mar 31, SBI had raised 200 bln rupees through two infrastructure bond offerings maturing in 15 years each.

In 2023-24 (Apr-Mar), sev-

eral public and private sector banks had tapped the corporate bond market to raise funds through infrastructure bond issuances to fund the growing requirement for infrastructure development amid strong economic activity.

Market participants expect the coupon for SBI's infrastructure bonds to be lower than 7.50%. In September, the

state-owned lender had raised 100 bln rupees through a 15-year infrastructure bond at a coupon of 7.49%.

"Given it's SBI, rate would be finer. Most papers issued by public sector banks are being traded at around 7.50% kind of level, so SBI's will be finer. Given where the lender sees demand from, be it provident funds or insurance companies, the rate on its infrastructure bond will be at least 25-35 basis points over the 10-year government bond," another source said. Currently, the yield on the benchmark 7.10%, 2034 government bond is 6.9867%.

The bank is in talks with credit rating agencies to assign a rating to its fresh infrastructure bond issue, sources said. SBI's previous papers were rated AAA by India Ratings and Research.

# NTPC ropes in Macawber Beekay to supply green coal for power projects

PTI  
NEW DELHI

State-owned power giant NTPC has roped in Macawber Beekay to supply charcoal (green coal) to help the energy giant reduce carbon emissions while generating electricity,

the waste-to-energy firm said on Tuesday. In a statement, Macawber Beekay Private Ltd (MBL) said it has "bagged three NTPC's Green Coal projects in Noida (Uttar Pradesh), Bhopal (Madhya Pradesh), and Hubballi (Karnataka)".

Green coal is charcoal made



using municipal solid waste (MSW) through a thermal

treatment process called torrefaction, which is carried out in an oxygen-deficient environment, MBL said.

To supply the material, MBL said it will set up three green coal manufacturing units having the capacity to treat 900 tonnes per day (TPD) MSW in

Noida, 500 TPD in Bhopal and 400 TPD in Hubballi. This is in addition to a similar project bagged from NTPC in Varanasi earlier, the company said. It aims to complete the three projects by August 2025 in engineering, procurement and construction (EPC) mode.

# BLS E-Services to acquire controlling stake in Aadifidelis

PTI  
NEW DELHI

Visa services provider BLS International on Tuesday said its subsidiary BLS E-Services Limited (BLSE) has signed an agreement to acquire 55 per cent in Aadifidelis Solutions and its affiliates for an enterprise value of about Rs 190 crore.

BLSE has entered into a definitive Share Purchase Agreement (SPA) to acquire the controlling interest in Aadifidelis Solutions (ASPL) and its affiliates, a major player in India in the distribution and processing of loans for corporates and individuals.

BLSE will make an upfront investment (primary and sec-



ondary) of about Rs 71 crore with balance consideration being deferred linked to the achievement of milestones in 2024-25, BLS said in a release.

The acquisition will be an all-cash deal. The transaction will be completed in the second quarter of the fiscal.

Shikhar Aggarwal, Joint Managing Director of BLS International Services said that the signing of a definitive agreement with ASPL is a strategic move that will unveil a

plethora of cross-selling opportunities while integrating specialised loan processing and distribution services into the company's portfolio.

Operating through a hub-and-spoke model, with a presence in 17 states and union territories, ASPL's network of 8,600 plus channel partners source loan enquiries, which will align with BLSE's portfolio of Business Correspondents-led citizen-centric last mile banking services, the release said.

Lagrange Point Advisors LLP, a Mumbai-based M&A advisory firm, acted as the sole transaction advisor to BLSE for this transaction. Dua Associates acted as legal advisors for the transaction.

# Former Sri Lanka cricketer Muralitharan to invest ₹1,400 cr in beverages unit in Karnataka

PTI  
BENGALURU

Sri Lanka cricket legend Muttiah Muralitharan will invest a total of Rs 1,400 crore in phases to establish a beverages (soft drinks) and confectionery unit in Badanaguppe in Chamara Nagar district, according to Karnataka Large and Medium Industries Minister MB Patil on Tuesday.

The announcement came after Patil held discussions with Muralitharan, who met him to discuss the project.

In a statement by the Minister's office, Patil said the former Sri Lanka cricketer Muralitharan plans to manu-



facture beverages and confectioneries under the brand "Muttiah Beverages and Confectioneries." The project, initially planned with an investment of Rs 230 crore, has now been revised to a total of Rs 1,000 crore. It will be further increased to Rs 1,400 crore in a few years, he said.

The minister also noted that 46 acres of land have already been allocated for the project

and manufacturing operations are expected to begin in January 2025.

He also said officials have been directed to resolve minor issues related to the allocated land.

Patil further revealed that Muralitharan has plans to establish another unit in Dharwad in the near future.

The minister mentioned that 46 acres of land have already been designated for the project, with manufacturing operations anticipated to commence by January 2025.

He also stated that officials have been instructed to address minor issues concerning the allocated land.

# Budget 2024-25: CII seeks steps to cut cost of business and enhance ease of doing biz

FIANS  
NEW DELHI

Apex business chamber CII has in its presentation to the government ahead of the Union Budget, requested for the rationalisation of stamp duty on land and phasing out the cross-subsidy on power rates to "reduce the cost of doing business".

The CII presentation suggests that states should be encouraged to rationalise stamp duty. The apex industry chamber has also recommended that cross-subsidisation of power by industry to other user segments should be



phased out as it tends to increase the cost of production and makes Indian industry less competitive than its global rivals.

CII has also suggested that captive power plants (CPPS) should be brought under GST to reduce power and logistics costs.

Apart from reducing the cost of business, CII has also suggested measures to "enhance ease of doing business".

# Housing rent growth moderates in top 7 cities; avg hike 2-4% in Apr-Jun: Anarock

PTI  
MUMBAI

Average monthly rent for residential properties has risen 2-4 per cent so far this quarter compared with the January-March period across seven major cities, according to Anarock.

Real estate consultant Anarock said that the growth in housing rent across the top seven cities -- Delhi-NCR, Mumbai Metropolitan Region (MMR), Chennai, Kolkata, Pune, Hyderabad and Bengaluru -- has moderated because of improvement in housing supply. The data is based on average rent for a 2-BHK flat of 1,000 square feet.

"Average residential rental



prices across key markets in these cities saw a 2-4 per cent quarterly rise in Q2 (April-June) 2024 to date over the preceding quarter. The Q1 2024 saw rents in these markets rise by between 4-9 per cent quarterly against Q4 2023," the report said.

The average rent for a stan-

# Airports Eye Record Profits in FY25

Teji mandi

The Indian airport industry is set to soar in profitability this year. According to figures, Indian airports are expected to yield approximately \$1.24 billion in profit before tax in the current financial year, aided by tax cuts.

**What's Happening?**

Paramprit Singh Bakshi, Vice President of CAPA India, stated at the CAPA India Aviation Summit that the profit per passenger is estimated to be around Rs 256.1 (approximately \$3.1) by March 2025. Moreover, during this period, the number of travellers using Indian airports is also expected to increase. It is estimated that a total of 404.9 million passengers will travel by air, with 81.1% travelling domestically and 18.9% internationally.

**Increase in Airport Numbers**

Over the past decade, the number of airports in the country has increased from 74 to 157. Additionally, the government is planning regulatory changes to enhance air connectivity in Tier 2 and Tier 3 cities. According to Union Civil Aviation Minister Rammo-han Naidu, the government is preparing a 100-day action plan to accelerate growth in the aviation sector and achieve the long-term goal of 'Viksit Bharat'.



by the completion of 100 years of India's independence in 2047.

**What's in it for Investors?**

The success of the Indian airport industry is attributed to contributions from both government and private sectors. While Airport Authority of India (AAI) manages most of the busiest airports in the country, private companies like GMR Airports manage Delhi's Indira Gandhi International Airport. Moreover, other private entities like Adani Group and Fairfax India are also making significant contributions to this sector.

**What's Next?**

According to the International Air Transport Association, by 2030, India is set to become the world's third-largest air passenger market, surpassing China and the United States in terms of passenger numbers. Not only that, but India is also the most populous country globally, and the demand for air travel continues to rise steadily. CAPA India estimates that while there were 144 airports in India in 2019, this number is projected to reach up to 350 by 2030, according to government figures.

# PNB Hsg Fin to raise ₹10K cr via NCDs

PTI  
MUMBAI

PNB Housing Finance on Tuesday said its board has given approval for raising Rs 10,000 crore from Non-Convertible Debentures (NCDs) to fund its business growth.

The fund would be raised through NCDs on a private placement basis, in one or more tranches, PNB Housing Finance said in regulatory filing.

The mortgage firm, PNB Housing Finance aims to grow its loan book by 17 per cent with focus on the affordable segment.

PNB Housing closed the fiscal FY'24 with a loan book of Rs 63,000 crore.

with the preceding quarter.

"In India, the second quarter of most years typically sees rents increase more than in other quarters due to the commencement of the new academic year and the employment of new staff. This year, declining rental value growth coincides with substantial new housing supply entering these markets," Santhosh Kumar, Vice Chairman of Anarock, said.

Anarock data shows that the top 7 cities are set to deliver 5.31 lakh new units in 2024 as against 4.35 lakh units in the last year. This denotes a 22 per cent annual supply increase this year if delivery schedules remain on track.

## offgrid

# Non-cash payment on e-com platforms rose over 58% in 2023

FIANS  
NEW DELHI

India has witnessed the fastest jump in alternative remittance share for e-commerce payments in the Asia-Pacific (APAC) region, from 20.4 per cent in 2018 to 58.1 per cent in 2023, a new report has said.

According to the data and analytics company GlobalData, this jump can be attributed to the widespread usage of mobile wallets, largely driven by UPI (Unified Payments Inter-

face), which enables mobile payments in real time simply by scanning QR codes.

The report highlighted that alternative payments are already popular in countries like China and India, and are gaining traction in other APAC markets as well.

"While most Asian markets are traditionally cash-dominated, the adoption of alternative payment methods for both online and in-store payments is growing across many markets in the region, outpac-



ing the West," said Shivani Gupta, Senior Banking and

Payments Analyst at Global-Data.



# Vastu Shastra for the main house entrance

JYOTI S

The Hindu science of structure prescribes multiple guidelines to make your main door house entrance Vastu compliant. Vastu shastra is the science of structure that specifies the guidelines such as the placement, structural design, colours along with size. There is a lot to keep in mind before constructing your main door house entrance as per Vastu. Listed here are a few tips to make your compound wall gate and the main entrance of the house vastu compliant.



### Dos and don'ts for main door house entrance vastu

There are multiple dos and don'ts specified by Vastu to gain utmost prosperity. Check out the below-mentioned points to get a better understanding of main door Vastu:

#### The dos

- The main entrance must be well lit, but make sure you avoid the red colour.
- Keeping a mirror in front of the main entrance is not recommended
- The main gate should open with a clockwise movement.
- The main gate should be properly oiled and not make any creaky noise. Ensure that the door accessories are well polished as they will attract financial well-being.
- If the main entrance gate is situated in the western direction, then use a metal nameplate instead of a marble plate. If the door is situated in the east or south direction then use a wooden nameplate.

- Always choose a light coloured texture theme or design for your main entrance door.
- Ensure the main entrance door is higher than the other doors.
- If the main entrance has steps, then make sure the number of steps is an odd number.
- Make sure the main door does not face directly to another house entrance. Even the shadow cast by another entrance on your main gate can be harmful as per Vastu.
- You must keep a doormat in front of the main door as it will keep the dust and negative energy outside the house.

- **The don'ts**
  - Don't choose a sliding door for your main entrance door as it doesn't comply with the main door Vastu.
  - Do not construct a bathroom anywhere near the main gate.
  - Make sure the main door is not painted with dark colours such as black or dark blue, as the dark colours attract negativity.
  - Avoid the placement of animal figures, fountains, status or any water elements near the entrance.
  - Avoid applying dull paints to the main entrance, use bright and lively colours instead.
  - Most of you have seen people placing a shoe rack in front of the main entrance to keep dirt away. However, it is not recommended to keep the shoe rack in front of the main entrance as it may cause an adverse effect on the inhabitants.
- The main entrance is the initial point where cosmic energies and people move, so it's better to make the main gate and compound wall comply with the Vastu to block negative energies and attract positive ones.

**What triggers hormonal acne?**  
Hormonal acne in women is most commonly triggered by:  
**Hormonal changes during premenstruation:** Fluctuations in estrogen and progesterone before menstruation can lead to increased oil production and clogged pores, resulting in breakouts.  
**Poor diet:** Consuming high-glycemic foods and dairy products can spike insulin levels, promoting inflammation and oil production.  
**Sleep deprivation:** Lack of sleep can disrupt hormone levels and increase stress, both of which can exacerbate acne.  
**Makeup use:** Heavy or pore-clogging makeup can block pores, leading to acne. It's crucial to use non-comedogenic products and remove makeup thoroughly before bed.  
**Stress:** Elevated stress levels can increase cortisol production, which in turn can trigger oil production and inflammatory responses in the skin.

### How to manage hormonal acne

Managing hormonal acne involves a combination of lifestyle adjustments, skincare routines, and sometimes medical treatments. Here are some effective strategies:

Riddhi Roy

Hormonal acne involves breakouts tied to fluctuations in your hormones, typically experienced during puberty. However, hormonal breakouts can happen well into adulthood, and it's most common in women. These breakouts are usually characterized by acne around the cheeks and jawline, blackheads, whiteheads, or cysts, oily skin, inflammation, and sensitivity.

### What causes hormonal acne?

Most breakouts happen when the oil glands in the skin become more sensitive to a group of hormones known as androgens. These androgens drive the enlargement of oil glands and increase the production of oil in the skin.

All people have some level of androgens, which increase during puberty. The sensitivity towards androgens varies from person to person, and in some cases, hormone sensitivity changes as we grow older. Additionally, lifestyle choices can worsen acne conditions.



# Did you know? Hormonal acne can happen at any age?

### 1 Maintain a balanced diet

• **Low-glycemic foods:** Opt for foods that do not spike blood sugar levels, such as whole grains, vegetables, and lean proteins.

• **Reduce dairy intake:** Some studies suggest that reducing dairy consumption can help minimize acne breakouts.

• **Anti-inflammatory foods:** Incorporate foods rich in omega-3 fatty acids, like fish and flaxseed, which can help reduce inflammation.

### 2 Adopt a consistent skincare routine

• **Gentle cleansing:** Use a mild, non-comedogenic cleanser to avoid irritating the skin.

• **Exfoliation:** Regular but gentle exfoliation can help remove dead skin cells and prevent clogged pores.

• **Oil-free moisturizers:** Keep your skin hydrated with non-comedogenic moisturizers that won't clog pores.  
• **Sun protection:** Apply a broad-spectrum sunscreen daily to protect your skin from UV damage, which can worsen acne.

### 4 Use targeted treatments

• **Topical retinoids:** These can help unclog pores and reduce inflammation.

• **Benzoyl peroxide:** This can kill acne-causing bacteria and reduce oil production.

• **Salicylic acid:** This helps exfoliate the skin and keep pores clear.

• **Hormonal treatments:** Birth control pills or anti-androgen medications can help regulate hormones and reduce acne.

### 5 Consult a dermatologist

If over-the-counter treatments and lifestyle changes are not effective, it may be time to seek professional help. A dermatologist can provide prescription medications, hormone therapy, or other treatments tailored to your specific needs.

### 3 Manage stress levels

#### • Relaxation techniques:

Practice yoga, meditation, or deep-breathing exercises to reduce stress.

• **Adequate sleep:** Ensure you get 7-9 hours of sleep per night to help regulate hormones and support skin health.



# Spinal disc problem: Types, symptoms and causes

Neha Gosh

Excruciating pain in the back that restricts you from doing even the simplest of tasks? You may be suffering from spinal disc problems. Spinal discs are located between each bone of your spine and act as a shock absorber for the spine. Pain in your spinal disc is an indication or a warning signal that has to be given immediate medical attention, as spinal disc problems can be corrected with timely treatment.

- Impaired mobility
- Muscle weakness
- Inability to work
- Difficulty sleeping
- Muscle pain and weakness

### What are the complications of spinal disc problems?

When you experience problems with one or more of your discs, it can negatively affect your day-to-day life as mentioned below:

### What are the types of spinal disc problems?

The problems affecting your spinal disc are of different types and they are as follows:

**Herniated disc:** Also known as prolapsed, slipped or ruptured disc, it is one of the most common issues affecting your spinal disc. It is common in men and women ages 30 to 50, although they also occur in active children and young adults and occurs when the inner, gel-like material bulges out of a disc.

**Pinched nerve:** This type of spinal disc problem is caused as a result of a herniated disc. If you have a herniated disc in your lower spine, it can place pressure on your nerve root, which causes radiating pain shooting down the back of your leg.

**Sciatica:** Similar to a pinched nerve, sciatica is not a medical condition itself, but instead, is the symptoms of another medical condition that affect your spinal disc such as degenerative disc disease, spinal stenosis etc.

**Degenerative disc disease:** A condition that develops with age, degenerative disc disease is common and affects the majority of the population. The condition develops when the damage to your discs causes pain and is caused due to low blood supplies in your discs.

**Spinal stenosis:** Located in the neck and lower back, spinal stenosis causes pain due to the pressure applied to the nerves that travel through the spine. People over the age of 50 are at greater risk of spinal stenosis, but younger people are prone to develop it as a result of congenital spinal deformities, genetic diseases affecting bone and muscle development or trauma.

**Bulging disc:** This condition is often confused with that of herniated discs. However, bulging disc is when you have bulges along the rear and side portions of your discs, placing pressure on the nerve and causing pain.

### Symptoms and causes of spinal disc problems

The symptoms of spinal disc problems vary based on their location and specific type.

#### Symptoms of a herniated disc

Herniated disc symptoms differ among individuals but generally include arm or leg pain, numbness, tingling, and weakness.

**Causes:** Herniated discs primarily result from ageing. However, they can also be caused by lifting heavy objects or experiencing traumatic events like falls or blows to the back. These factors place excessive stress on the spinal discs, leading to herniation.

#### Symptoms of a pinched nerve

A pinched nerve can cause limbs to feel as if they've fallen asleep, muscle weakness, numbness, pins and needles sensations, and sharp, aching, or burning pain that radiates outward.

**Causes:** Pinched nerves occur when excessive pressure is placed on the nerves. This pressure can be caused by injuries, obesity, and certain illnesses such as diabetes, thyroid disease, or rheumatoid arthritis. Herniated discs and bone spurs are also common causes of pinched nerves.

#### Symptoms of sciatica

Sciatica may cause constant pain on one side of the leg and buttock, a burning or searing leg pain, radiating pain down the back of one leg, sharp pain, and increased leg pain when sitting.

**Causes:** Sciatica can result from several underlying conditions. Degenerative disc disease, herniated discs in the lumbar region, spinal stenosis, and spondylolisthesis are all potential causes. These conditions lead to the compression of the sciatic nerve, resulting in pain and discomfort.

#### Symptoms of a bulging disc

Bulging disc symptoms include heaviness, weakness, difficulty walking, a burning sensation, numbness, tingling, and pain. Symptoms may appear in different body regions depending on the disc's location.

**Causes:** Bulging discs can result from ageing, which weakens the spinal discs over time. Neck and back strain, injuries, and genetic factors also contribute to the development of bulging discs. These factors cause the discs to protrude, leading to pain and discomfort.

#### Symptoms of degenerative disc disease

Degenerative disc symptoms include pain worsening with sitting, bending, lifting, or twisting, numbness and tingling, leg muscle weakness, and pain relief when walking, running, changing positions, or lying down. Severe pain can last for days or months.

**Causes:** Besides ageing, degenerative disc disease can be caused by poor posture, frequent lifting, and obesity. Repetitive bending, sports accidents, and traumatic injuries also contribute to the development of this condition. These factors accelerate the degeneration of spinal discs.

#### Symptoms of spinal stenosis

Spinal stenosis symptoms vary by location. Cervical stenosis in the neck can cause balance issues, neck pain, loss of bowel or bladder control, difficulty walking, and numbness, tingling, or weakness in the hands, arms, feet, or legs. Lower back stenosis symptoms include back pain, weakness in the feet and legs, numbness or tingling in the feet or legs, and pain or cramping in the legs.

**Causes:** Spinal stenosis can be caused by herniated discs, overgrowth of bones, and thickened ligaments. Tumors and spinal injuries are additional causes. These conditions lead to the narrowing of the spinal canal, which can compress the spinal cord and nerves.

Shivangi Karn

Pine nuts or say, chilgoza pine nuts are one of the most nutritional species of pine. They are edible seeds of pine tree fruit and are sweeter in taste. Some pine eaters, however, complain of bitter and metallic taste one or three days after their consumption (pine nut syndrome). Chilgoza pines have a buttery texture and are low in calories. They make for the best healthy snack and are thus preferred by diabetics or people on a weight loss journey. In this article, we will discuss the amazing health benefits of pine nuts. Take a look.

### 1 Manage diabetes

Diabetes is mainly associated with increased oxidative stress in the body. A study has shown that oral administration of pine nuts can improve insulin resistance and decrease fasting blood glucose by reducing oxidative damage to the liver. Pine nuts can be used as a potential therapeutic food item in the prevention and management of hyperglycemia.

# Health Benefits: Pine nuts



### 6 Boost immunity

The high content of minerals such as manganese, potassium, calcium, zinc, iron and selenium in pine nuts may help boost immunity effectively. They help improve the immune functions by increasing the number of white blood cells which in turn, help fight the pathogens and strengthen the immunity.

### 3 Help with weight loss

A study has shown that ellagic acid, a naturally occurring polyphenol in nuts, is effective in attenuating obesity and related complications such as insulin resistance, fatty liver disease and type 2 diabetes. As pine nuts are also rich in ellagic acid, their consumption can help reduce adipose tissues and effectively manage obesity.

### 5 Reduce ageing

Ageing is the major risk factor for chronic diseases, mainly due to chronic inflammation and oxidative damage. As pine nuts are highly packed with antioxidant compounds, they may help improve endothelial functions and reduce inflammatory biomarkers, thus positively reducing the ageing factors and associated cognitive decline.

### 4 Have anticancer potential

Polyphenols in pine nuts have great anticancer potential and may help prevent cell division, which is the main cause of cancer. According to a study, dietary polyphenols in pine nuts may help reduce the risk of prostate cancer, lung cancer and other cancer types by inducing apoptosis that helps remove cancerous cells and maintains balance in the body. Also, selenium in the nuts may also help reduce the risk of cancer.

### 2 Prevent heart diseases

Impaired vascular functions are linked to increased risk of heart diseases. According to a study, nuts such as pine nuts can improve vascular functions and decrease the risk of cardiovascular diseases such as coronary heart disease. This is because they are rich in folate, magnesium, vitamin E, arginine, potassium along with polyphenols and healthy fats (monounsaturated and polyunsaturated fats).

# Are homemade remedies to treat UTI successful?

How are homemade treatments for urinary tract infection distinct from doctor prescribed medication? One treatment uses antibiotics to kill the E coli which may also kill good bacteria present in the body and hurt your resistance system. The second treatment uses natural methods to stop the E coli bacteria from sticking to the walls of the urinary tract. Though both therapies have been recorded as successful methods, using homemade remedies for urinary tract infections can save you money and let you live a far healthier life through natural health remedies.

Do you know what simple homemade treatments for urinary tract infection work? Many people are concerned about natural health and homemade treatments. People want a treatment that has been researched, documented and proven to work.

Since the start of the twenty-first century, studies have shown that many homemade treatments happen to be just as effective as their hospital treatment equivalent. A study demonstrated in the Canadian Journal of Urology compared pure cranberry juice, cranberry extract tablets, along with a placebo in one fifty urinary tract infection sufferers. Research workers were baffled at the century old urinary tract infection treatment. Here's a list of three homemade remedies that have shown to treat E coli.



### ■ Alfalfa:

Did you know that a healthy kidney function is vitally essential in order to fight and to prevent urinary tract infection? An alfalfa juice concentrate may significantly improve kidney function. Increased kidney functioning can help the body to get rid of the toxins by increasing the flow of urine.

### ■ Zinc along with vitamin C:

Ascorbic acid along with zinc helps to increase your immunity level and along with vitamin C, may help you fight off a urinary tract infection rapidly and efficiently. You ought to be capable of taking 3000 mg of vitamin C along with three zinc lozenges each day throughout the infection.

### ■ Unsweetened cranberry juice:

Drink unsweetened cranberry juice on a regular basis to prevent the E coli bacteria from clinging to your urinary and digestive tracts. During an active infection, you can drink from four to six glasses each day. The ingredients in cranberry juice prohibit the microorganisms from sticking to the urinary tract walls.



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Actor recalls his first paid job in the film industry

# The ‘PAN’ Pat

Rohit Bhatnagar

Actor Abhay Verma is receiving a lot of accolades currently for his horror comedy, *Munjiya*. In an exclusive chat with *The Free Press Journal*, the actor opens up about his life before fame, working as a junior artist in *Super 30*, working with the India's first ever CGI artist and more. Excerpts:

**Q. How was it for you to shoulder the film on your own?**

**A.** I was a junior artist in *Super 30* and when I used to get 800 rupees per day, I used to learn so many things just by looking around. I used to get inspired by seeing those 200 people throughout the day. I don't know how to put this in the most modest way, but I decided I would not do this for long. I am meant for bigger things solely for the sake of Cinema.

**Q. Go on...**

**A.** I couldn't imagine a junior artist like me could ever get a film like *Munjiya*, a film of that bigger scale and has India's first ever CGI artist, it's not less than a miracle. It is out and out different experience for any actor. I always wanted to be on the trend setter side rather on the follower side.

**Q. Did you attend any workshop to perform with the CGI actor?**

**A.** We had extensive workshops since I had to imagine



A still from *Munjiya*

something very heavy on you while shooting. It took a lot of hard work to do all of it. I really had to focus on my body language, even in *Safed*, I had to play transgender so I had to look like one. We shot the every scene thrice. A short guy had to cling on me through harness.

**Q. Do you feel *Munjiya* is a game changer in your career?**

**A.** If a person like Karan Johar, who has changed the coarse of the industry has messaged me and complimented me on my performance, I don't think so I can get a better validation than this. I couldn't have asked for more especially coming from a small place Panipat.

**Q. Are you attracted to roles that are emotionally and mentally more draining?**

**A.** I am attracted to roles that people say, I can't do it. I feel the magic lies in how you do things and not in what you are doing. Now, I can take reference from my own character in *Safed* if I had to play a transgender sometime in the future.

**Q. After *Safed* and *Munjiya*, do you have any strategy to go forward?**

**A.** I agree, that I have got these films quite early in my career. Thankfully, the opportunities given to me were very varied and that has do with a lot of manifestation. To choose roles is a luxury in the industry. I have a lot of creative hunger within me. Acting itself means to act different roles each time.



(l to r) Filmmaker Ketan Mehta, Jackky Bhagnani, Vaibhav Kumareshwar, Mohammad Kherandish, and others at the panel discussion

## Global ambitions in animation

The panelists shed light on various facets of the animation film industry and highlighted key challenges it faces

CJ Desk

The fourth day of the *18th Mumbai International Film Festival (MIFF)* featured an engaging panel discussion with renowned personalities including filmmaker Ketan Mehta, actor-producer Jackky Bhagnani, Emmy-nominated filmmaker Vaibhav Kumareshwar, and filmmaker Mohammad Kherandish, moderated by Munjal Shroff, an animation filmmaker.

The panelists shed light on various facets of the animation film industry and highlighted key challenges it faces. Ketan Mehta remarked on the limited international appeal of domestically created content, calling it a "vicious circle" plaguing the industry.

"When you are creating specifically for the domestic market it has very little resonance outside the country and that is the problem, a vicious circle we are caught in," said filmmaker Ketan Mehta when speaking about the travelability of content outside the domestic markets.

Talking about the need for a global mindset, Mehta added saying "There are two constraints as far as I can see, we haven't cultivated a global mindset and we haven't triggered a global ambition.... Creatively there is nothing wrong with us, we are the most creative civilization the world has seen." He also highlighted the high cost of money and the lack of a sustainable distribution network for such content.

Speaking at the engaging panel discussion actor-producer Jackky Bhagnani emphasised on the differentiation of content today, with theatrical and OTT cum broadcast content being bifurcated and the sort of content being made to cater to each medium.



Festival Director Prithul Kumar with the filmmaker Ketan Mehta

### CAUGHT ON CAM

Celebs were snapped as they were out and about in Mumbai

Pics: Varinder Chawla

Fatima Sana Shaikh spotted outside a clinic in Khar

Malaika Arora strikes a pose as she heads out from a yoga class in Bandra



Vicky Kaushal looks dapper as he heads out from a salon in Khar

Alia Bhatt looks cute as she spotted at a film studio in Bandra

## Melodious Thailand Shoot

CJ Desk

Jr NTR and Janhvi Kapoor are set to shoot a melodious song for their upcoming movie *Devara: Part 1* on Tuesday.

The song will be filmed in the picturesque locales of Thailand. This marks the first on-screen collaboration between Jr NTR and Janhvi.

A few days ago, Jr NTR was seen at the Hyderabad airport heading to Thailand with his wife, Lakshmi Pranathi, and their children, Abhay and Bhargav.

Earlier, he was

spotted returning from Goa after completing an intense action sequence with Saif Ali Khan under challenging weather conditions, including heavy rain.

Directed by Koratala Siva, *Devara* will unfold in two parts.



**Sonakshi Sinha shares pic with Huma Qureshi; Zaheer Iqbal with his boys gang at his bachelor party**

Sonakshi Sinha and Zaheer Iqbal are all set to tie the knot soon. Ahead of their wedding, both of them took to Instagram Stories on Monday night to post new pictures with their close friends. While Zaheer was seen celebrating his bachelor party with his bunch of friends, Sonakshi was seen with her girl gang, which included actor Huma Qureshi.



## Lovebirds' grand affair

Sonakshi-Zaheer wedding decor to be in shades of ivory and white

CJ Desk

Sonakshi Sinha and Zaheer Iqbal are set to make their relationship official on June 23.

Ahead of their big day, it has been revealed that the decor for the couple's special event at the venue, will be in shades of ivory and white.

A source said that while the details of the menu and dinner spread for the special day are being kept under wraps, the theme for the celebrations will be in shades of ivory and white. The source also revealed that arrangements are being made to accommodate close to 100 paparazzi in the lobby at venue.

Previously, the audio invite for the couple's wedding went viral. The invitation featured a photograph of the couple amid snow-capped mountains. The picture gave the impression of a magazine cover and had multiple texts that read, "We're making it official! (Finally)". They also clarified that the "rumours were true".

The message commenced with a voice-over by Sonakshi, "To all our hip, tech-savvy, and jasoos friends and family who managed to land on this page, hi". Zaheer then added in audio invite, "For the last seven years that we have been together, all the love, joy, laughter, and many, many adventures have led us to this very moment."







