

HOW INDIA'S POOREST UPGRADED LIVES IN 10 YEARS

About 10 years ago, less than one in 10 of India's poorest rural households owned a bike or a car; now close to half do. Fridges, too, have seen a jump while mobile phones are near-universal. **Richa Gandhi** finds it all points to a narrowing gap between rich and poor when it comes to the ownership of key assets

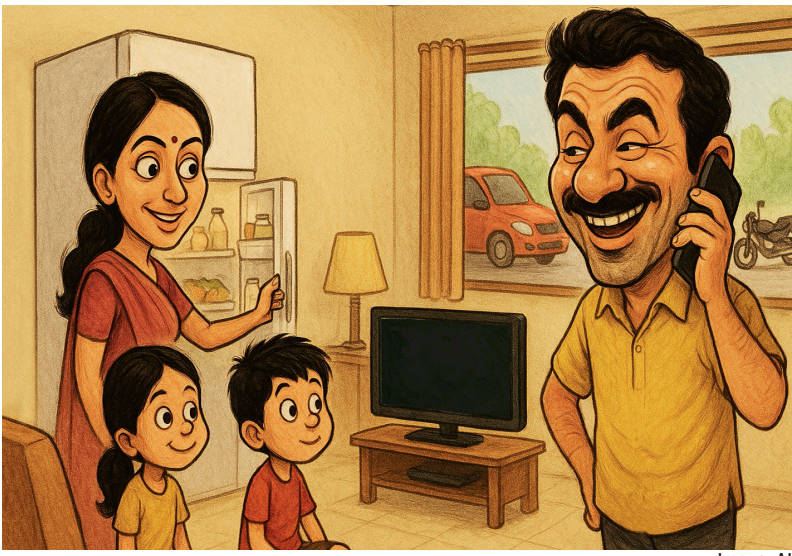
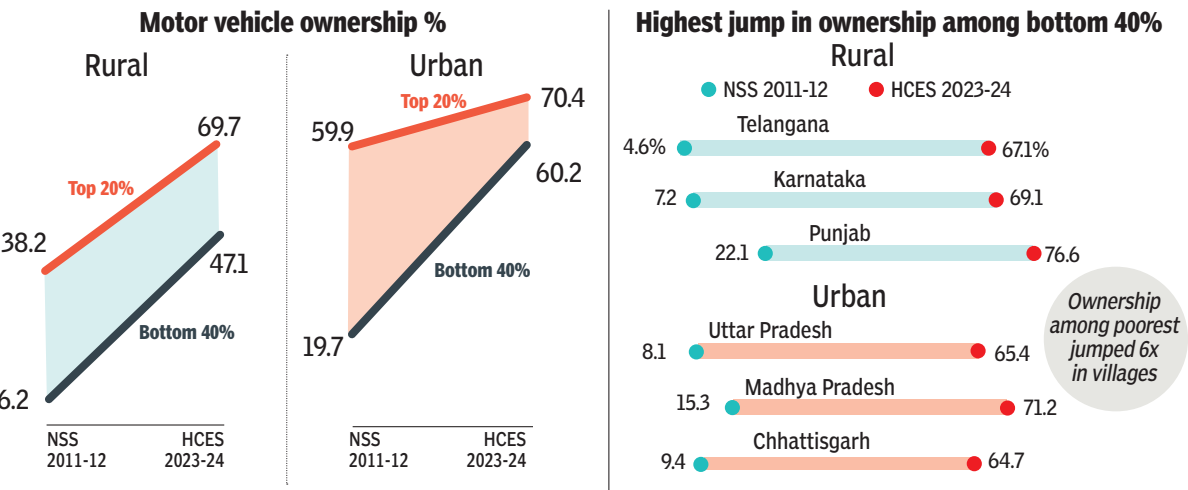


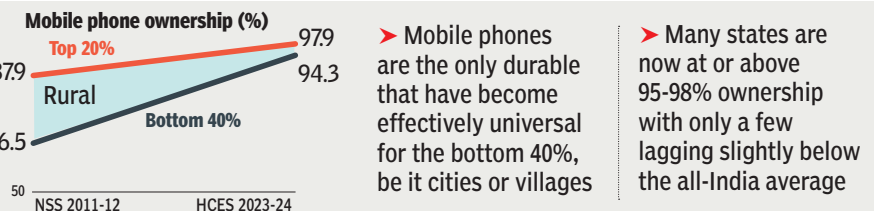
Image: AI

From No Wheels To Bikes, From Pots To Fridges

Almost half of the bottom 40% households in villages own a bike or car, the share being much higher in cities. The share of vehicle ownership among the top 20% and bottom 40% of households shows the gap between the richest and poorest Indians is narrowing, more dramatically in cities than in villages

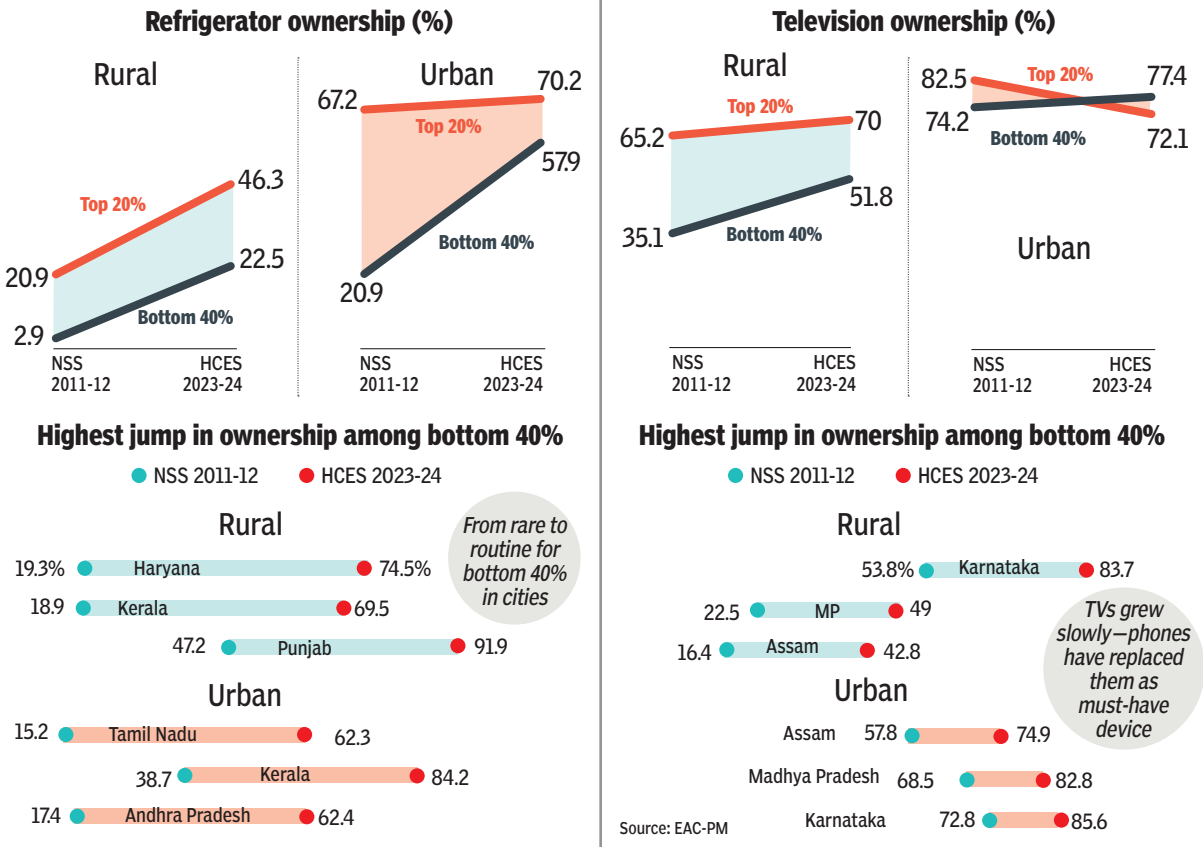


Only A Few Households Now Don't Own A Mobile



Fridge Is Now A Kitchen Staple

Once a near-luxury item, the refrigerator is now a necessity for the bottom 40%, especially in cities. Rural ownership though still reveals big gaps: some states have surpassed the national average while less than one in 10 households has a fridge in Jharkhand, Bihar, Odisha, MP, Assam and Chhattisgarh



Karnataka ex-min's SUV hits, kills 23-year-old

TIMES NEWS NETWORK

Bengaluru: An SUV belonging to a former Karnataka minister fatally mowed down a 23-year-old factory worker near Magadi, about 55km from Bengaluru, around Thursday mid-

night, police said.

Family members of the deceased, Rajesh BG, alleged that Shashank, son of former minister HM Revanna, was driving the SUV. Revanna, however, claimed late Friday that a family driver, identified as Naga-

raj, was at the wheel, but admitted Shashank owned the vehicle. Police said the white Toyota Fortuner — KA-51-MQ-0555 — rammed a scooter near Gudemaranahalli junction around 11.45pm. Its rider Rajesh died on the spot.

Locals said the SUV did not stop but sped away. Police said the CCTV footage from Gudemaranahalli toll shows Shashank driving the SUV while going to Magadi. However, the footage of the return journey is pixellated, they said.

Naidu: Can check airfares but deregulation must for growth

'Real-Term Rise In Air Ticket Prices Negative'

TIMES NEWS NETWORK

New Delhi: Amid demands to regulate airfare, civil aviation minister K Ram-mohan Naidu said in Lok Sabha on Friday that the govt retains the power to intervene in extraordinary circumstances — as seen during the recent spike in ticket prices due to mass-cancellation of IndiGo flights — to protect passengers against opportunistic pricing but emphasised the importance of deregulation and viability of airlines for the sector to grow.

Rejecting criticism of soaring air prices, he said in real terms the growth in airfare is actually negative if consumer price index is factored in. In India, it has fallen by 43% compared to 23% in the US and 34% in China,



Union civil aviation minister K Ram-mohan Naidu emphasised that deregulation in the sector since 1994 had led to its growth

he said, insisting that it is obvious that a certain pricing level has been maintained to keep it affordable for people.

"We all feel these are companies which are charging a lot of money. But none of them are making good money. Most of them are in losses. We have to keep this in mind," he said, replying to a debate on a private member's resolution on "appropriate measures to regulate

airfare in the country".

Hitting back at opposition members who targeted the govt over instances of exorbitant airfares and the alleged duopoly in the sector, he said no matter how much politics they resort to, the governing alliance is committed to people and ensuring that more and more places are brought on the aviation map. If this was not the case, PM Narendra Modi would not have been elected to office three times in a row, Naidu asserted. He emphasised that deregulation in the sector since 1994 had led to its growth as more airlines joined in and competition rose to the benefits of passengers. Competition Commission of India and courts have also advocated deregulation, he said.

Congress MP Shafi Parambil, who had moved the resolution, cited the airfare of over Rs 60,000 in a Srinagar to Delhi flight following the Pahalgam terror attack to bat for regulation but

withdrew his resolution as per the standard convention in cases of private members' business.

Naidu noted that the govt has a tariff monitoring unit, which is being made more powerful by its inclusion in aircraft rules to lend it statutory provisions. He said the govt had intervened to cap prices for air tickets to Prayagraj during the Mahakumbh this year, and it had taken similar measures after the Pahalgam terror attack.

It is not that price surge occurs every day but mostly during festive seasons, he said, stressing that the govt has sat with airlines to augment capacities in specific routes during such occurrences.

Aircraft availability is one of the constraints for the sector, and the govt is working at a programme so that aircraft are manufactured in India and the country grows as a leasing hub like Ireland and Singapore, he added.

AI Express eyes IndiGo pilots, its own aviators up in arms

Saurabh Sinha
@timesofindia.com



AI Express currently has a fleet of 110 aircraft, of which 76 are Boeing 737s and the remaining 34 are A320 family planes of Air India and AirAsia India

New Delhi: IndiGo troubles are having a ripple effect on India's big airlines. Air India group's attempt to fish in the budget carrier's troubled waters by coming out with an ad for experienced Airbus A320 captains has created anxiety within the former's ranks, especially of Air India Express. The reason: AI Express' under-utilised A320-pilots fear a swelling of their ranks will lead to further decline in their flying hours and adversely affect pay. Close to 100 pilots have so far written to the management of Tata Group's low-cost carrier (LCC) so far to oppose the proposed induction. IndiGo is the world's largest oper-

ator of the A320 family of planes.

Air India Express currently has a fleet of 110 aircraft, of which 76 are Boeing 737s and the remaining 34 are A320 family planes of Air India and AirAsia India. At least 10 of these A320s will be returned to lessors early next year. While the airline will induct more A320s, the time lag in doing so will mean fewer fly-

CCI to probe if competition norms violated

New Delhi: Fair trade watchdog CCI is examining whether the country's largest airline, IndiGo, violated competition norms, a senior official said on Friday amid the carrier facing regulatory scrutiny over significant flight disruptions. IndiGo, which has a domestic market share of over 65 per cent, cancelled hundreds of flights starting from December 2, causing hardships to thousands of passengers, and the situation is stabilising now.

While DGCA is probing the flight disruptions apart

from stepping up the scrutiny of IndiGo's operations, there are concerns in certain quarters on whether the airline's dominant position could also have been a contributing factor. The Competition Commission of India (CCI) is internally examining whether IndiGo violated competition norms, the senior officials said.

There is no formal complaint, and the CCI is examining whether competition rules have been violated suo motu, the official added. **PI**

Airline expects ₹500cr compensation payout

IndiGo expects a compensation payout of over Rs 500 crore to "severely affected" passengers of its disrupted flights on Dec 3, 4 & 5. "The team is prioritising refunds through Dec 2025 for all affected customers and with urgency. Airline staff will reach out to customers who were severely impacted and stranded at the airports (on 3/4/5 Dec 2025) in Jan 2026. This is to ensure compensation can be extended and completed smoothly... IndiGo estimates the compensation, will be in excess of Rs 500 crore to customers whose flights were cancelled within 24 hours of departure time and/or to customers severely stranded at certain airports," the airline said. **TNN**

FORM G
INVITATION FOR EXPRESSION OF INTEREST FOR BHILAI JAYPEE CEMENT LIMITED OPERATING IN CEMENT & CLINKER INDUSTRY AT BHILAI & SATNA
(Under sub-regulation (1) of regulation 36A of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

RELEVANT PARTICULARS	
1. Name of the Corporate Debtor along with PAN/CIN/LLP No.	BHILAI JAYPEE CEMENT LIMITED PAN: AADC81675Q CIN : U26940CT2007PLC020250
2. Address of the registered office	Bhilai Jaypee Grinding Plant Bhilai Steel Plant Premises, Slag Road, Bhilai, Chhattisgarh-490001 http://www.bjcl.in
3. URL of website	Bhilai, Chhattisgarh & Satna, Madhya Pradesh
4. Details of place where majority of fixed assets are located	
5. Installed capacity of main products/ services	As per the information provided to us corporate debtor was engaged in the business manufacturing of Cement and clinker & has 2.20 MTPA capacity, however the plant has been in-operative since May- 2022
6. Quantity & value of main products/ services sold in last financial year	As per Audited FS of the financial year 2024-25: Revenue from-Sale of products: Nil; Revenue from other operations- Rs. 280.35/- (in lakhs).
7. Number of employees/ workmen	453 (as per information provided by the management of the CD)
8. Further details including last available financial statements (with schedules) of two years, lists of creditors, relevant dates for subsequent events of the process are available at:	can be sought by emailing us at cirp.bjcl@gmail.com
9. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at	can be sought by emailing us at cirp.bjcl@gmail.com
10. Last date for receipt of expression of interest	29-12-2025
11. Date of issue of provisional list of prospective resolution applicants	08-01-2026
12. Last date for submission of objections to provisional list	13-01-2026
13. Date of issue of final list of prospective resolution applicants	23-01-2026
14. Date of issue of information memorandum, evaluation matrix and request for resolution plan to prospective resolution applicants	28-01-2026
15. Last date for submission of resolution plans	27-02-2026
16. Process email id to submit Expression of Interest	cirp.bjcl@gmail.com
Date : 14.12.2025 Place: Raipur	
Sd./ Ashutosh Khemani Interim Resolution Professional of Bhilai Jaypee Cement Limited Regn. No.: IBBI/IPA-02/IPM-01177/2021-2022/13802 AFA: AA21/13902/02/11/225/203765 AFA valid till: 31-12-2025 Regd. Address: Office No. 1-C, 3rd Floor, Shyam Plaza, Opp New Bus Stand, Pandri, Raipur (C.G.) 492001 Email: cirp.bjcl@gmail.com	

इंडियन बैंक
ALLAHABAD
Zonal Office: 92A, Civil Lines, Bank Chauraha, Jhansi - 284001, Email ID: zoi@jhansi@indianbank.co.in; (Phone: 0510-2471922)

Indian Bank
ALLAHABAD
Zonal Office: 92A, Civil Lines, Bank Chauraha, Jhansi - 284001, Email ID: zoi@jhansi@indianbank.co.in; (Phone: 0510-2471922)

POSSESSION NOTICE (Rule 8(1) for immovable Property)

Whereas, the undersigned being the Authorised Officer of the Indian Bank, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act-2002 and in exercise of powers conferred under section 13(12) read with rule 8 & 9 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice (details of which have been mentioned hereunder) calling upon the borrowers to repay the amount mentioned in the respective notice within 60 days from the date of receipt of the said notice. The Borrowers having failed to repay the amount, notice is hereby given to the Borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with Section 8 & 9 of the said rules. The borrowers in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the properties will be Subjected to the charge of the Indian Bank for an amount and interest & charges there on as described here in below: We draw attention to the provisions of Section 13(8) of the SARFAESI Act and the Rules framed there under which deals with borrower's rights of redemption over the securities.

S. No.	Name of the Borrowers	Name of the Mortgagors	Description of the Mortgaged Immovable property	Date of Demand Notice	Date of Possession Notice	Outstanding Amt.
1.	Mr. Ram Keval Yadav S/o Mr. Prabhu Dayal Yadav	Mr. Ram Keval Yadav S/o Mr. Prabhu Dayal Yadav	Mortgaged assets:- All that part & parcel of land & Building situated at Land No. 648, Mauza- Rajgarh, Bijoli, Tehsil & District Jhansi Area of 10,922 Square feet 1015.05 Square meter (Sale deed- Bahi No-01. Sale deed Serial no. 3438, Zild No. 567/157, Page No. 281-282, 289-306 dated 19.09.2001 in the office of Sub Registrar 1 Jhansi in the Name of Mr. Ram Keval Yadav S/o Mr. Prabhu Dayal Yadav, Boundaries (As per Deed):- North- Plot of Jahar Singh, South- Plot of Siya Ram, East- Plot of Santosh Sahu, West- Jhansi Lalitpur Road	17.09.2025	11.12.2025	Rs. 25,09,585/- (Rupees Twenty Five Lakh Nine Thousand Five Hundred and Eighty Five only) and interest thereon.

Branch: Jhansi City Branch
Date : 14.12.2025
Place: Jhansi
The Authorized Officer: Indian Bank

NORTH CENTRAL RAILWAY
No. JHS/Commercial/e-Auction/25/159 Date : 12.12.2025
E-Auction Notice
On Behalf of The President Of India, The Divisional Railway Manager, (Commercial) Jhansi invites e-auction as per categories given as under :-

Category : Advertisement	Catalogue No. : JHS-EWM-TKMG
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Asset Details
Contract For Installation, Operation & Maintenance Of Electronic Weighbridge At Tikamgarh (TKMG) Goods Shed Of Jhansi Division.
Auction Start : 30.12.2025 at 11:00 hrs
Auction End : 30.12.2025 at 11:30 hrs
Note: Prospective bidders are requested to visit e-Auction Leasing module on IREPS website (www.ireps.gov.in). The Lot-wise details are available therein under the above mentioned Catalogue Number. 2400/25(AS)
North central railways @ www.ncr.indianrailways.gov.in @ CPRONCR

भारतीय स्टेट बैंक
एफ डी अंबाह शाखा (शाखा कोड: 30080)
मुकुना, तहसील अंबाह, जिला मुकुना (म.प्र.) - 476111
सार्वजनिक सूचना
(कुर्की आदेश के अनुपालन में)
भारतीय स्टेट बैंक, शाखा मुकुना तिराहा अंबाह, जिला मुकुना (म.प्र.) द्वारा सूचित किया जाता है कि
प्रकरण: सुरेश शर्मा एवं सहकर्मियों के विरुद्ध वस्तुी प्रकरण
आदेशानुसार: न्यायालय तहसीलदार अंबाह, आदेश दिनांक 05/12/2025
न्यायालय तहसीलदार, तहसील अंबाह द्वारा मध्यप्रदेश भू-राजस्व संहिता, 1959 की धारा 147 के अंतर्गत जारी कुर्की आदेश के अनुसार निम्नलिखित ऋणी - सुरेश शर्मा पुत्र रामचन्द्र शर्मा, सहकर्मियों: धर्मेन्द्र शर्मा पुत्र सुरेश शर्मा, सहकर्मियों: सुनील कुमार शर्मा पुत्र सुरेश शर्मा, निवासी: अंबाह के विरुद्ध वस्तुी कार्यवाही में उनकी कृषि भूमि पर कुर्की आदेशित की गई है।
कुर्की हेतु भूमि विवरण:
1. ग्राम बडफरा खसरा क्रमांक 806/3, रकबा 0.536 हेक्टेयर भूमि स्वामी सुरेश शर्मा
2. ग्राम बडफरा खसरा क्रमांक 810/4 रकबा 0.172 हेक्टेयर भूमि स्वामी सुरेश शर्मा
क्रियाओं को निश्चित किया जाता है कि वे बैंक का देय संपूर्ण बकाया (जिसमें मूलधन, ब्याज, दण्डात्मक ब्याज, विधिक व्यय एवं अन्य सभी वस्तुी योग्य खर्च शामिल हैं) तत्काल जमा करें, अन्यथा राजस्व वस्तुी की कार्यवाही आगे बढ़ाई जाएगी।
अतः सर्वसाधारण को चेतावनी दी जाती है कि उपरोक्त भूमि के संबंध में किसी भी प्रकार का क्रय-विक्रय, गिरवी, बंधक, हस्तांतरण, रजिस्ट्री या अन्य लेन-देन पूर्णतः अवैध एवं शून्य माना जाएगा। यह सूचना न्यायालय के आदेश के अनुपालन में भारतीय स्टेट बैंक, शाखा प्रबंधक, मुकुना तिराहा अंबाह द्वारा प्रकाशित की जा रही है।

यूनियन बैंक
अफ डी अंबाह शाखा
REGIONAL OFFICE, GWALIOR "THE EMPIRE", 33, CITY CENTER, GWALIOR (MP) - 474011, Email: pd.rsgwalior@unionbankofindia.bank
PREMISES REQUIRED ON LEASE FOR SHIFTING OUR NOWGAON BRANCH
Union Bank of India requires well-constructed commercial premises admeasuring maximum 1400 sq ft (±10%) carpet area preferably in ready possession) under construction within Municipal Corporation limits of NOWGAON CITY, CHHATARPUR ROAD, NOWGAON, Madhya Pradesh, premises preferably on ground floor near to the existing premises of Nowgaon Branch. For further details, please visit Bank's website www.unionbankofindia.co.in / e-Procurement portal <http://eprocure.gov.in/>, Application form, eligibility criteria and other information may be obtained from our Regional Office within the business hours from 15.12.2025 to 05.01.2026 up to 02.00 P.M. Last Date of receipt of Offer, comprising Technical Bid and Price Bid each in different envelopes contained by one single big envelop is 05.01.2026 up to 04.00 P.M. All the offers received up to stipulated date & time will be opened on 05.01.2026 Time: 05.00 P.M. at Union Bank of India, Regional Office, Gwalior situated at "The Empire", 33, City Center, Gwalior in the presence of the offerers / bidders or their authorised representatives. Union Bank of India reserves the right to reject any or all bids without assigning any reasons whatsoever.
Date : 14.12.2025 Place : Gwalior Regional Head

FORENSIC SCIENCE LABORATORY
KIRUMAMPAKKAM, PUDUCHERRY-607 403
(HOME DEPARTMENT, GOVT. OF PUDUCHERRY)
Applications are invited for filling up of the following post on contract basis in the Forensic Science Laboratory, Puducherry.

Name of the Post	No. of Post
OSD/ Director	1

For further details please visit the website www.py.gov.in
Last Date: 05.01.2026
No. 624/DIP/AD/PRESS/2025-26

OSD/ DIRECTOR

Naidu: Can check airfares but deregulation must for growth

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Competition Commission of India to probe if competition norms violated

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Go, which has a domestic market share of over 65 per cent, cancelled hundreds of flights starting from December 2, causing hardships to thousands of passengers, and the situation is stabilising now. While DGCA is probing the

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K’taka ex-min’s SUV hits, kills 23-yr-old

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BHILAI JAYPEE CEMENT LIMITED
OPERATING IN CEMENT & CLINKER INDUSTRY AT BHILAI & SATNA
(Under sub-regulation (1) of regulation 36A of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

RELEVANT PARTICULARS

1. Name of the Corporate Debtor along with PAN/CIN/LLP No.	BHILAI JAYPEE CEMENT LIMITED PAN: AADJC16750 CIN: U28940CT2007PLC020250
2. Address of the registered office	Bhilai Jaypee Grinding Plant Bhilai Steel Plant Premises, Slag Road, Bhilai, Chhattisgarh-490001 http://www.bjcl.co.in
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Date : 14.12.2025
Place: Raipur

Ashutosh Khemani
Sd/-
Interim Resolution Professional of Bhilai Jaypee Cement Limited
Regn. No.: IBB/IIPA-002/IPN-01177/2021-2022/13902
AFA: AA2/13902/02/311225/203765 | AFA valid till: 31-12-2025
Regd. Address: Office No. 1-C, 3rd Floor, Shyam Plaza, Opp New Bus Stand, Pandri, Raipur (C.G.) 492001 | Email: cirp.bjcl@gmail.com

QUALITY COUNCIL OF INDIA
Creating Quality for Quality

Advt. 04/2025

Inviting applications for the post of Chief Executive Officer, NABH
Established as a National Body for accreditation and quality promotion through a Cabinet decision, Quality Council of India (QCI) is an autonomous body that plays a pivotal role at the national level in propagating, adoption and adherence to quality standards in all sectors across manufacturing, trade and services. The Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce & Industry, Govt. of India is the nodal point for QCI. India's national accreditation system under the Quality Council of India (QCI) has been ranked 5th in the Global Quality Infrastructure Index (GQII) amongst 185 countries.

QCI invites online applications for one (01) position of Chief Executive Officer (CEO) in National Accreditation Board for Hospitals and Healthcare Providers (NABH). The details are available at: <https://qcin.org/careers>.

Note: -

- i. Mode of submission: Online. Only online applications will be accepted. Last date of submission of online applications is: 15.01.2026, 05:30 pm.
- ii. Only shortlisted candidates will be contacted.
- iii. QCI reserves the right to cancel/withdraw/amend the advertisement without assigning any reasons.

Sd/-
Deputy Director, HR & Administration.

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info@qcin.org | <https://qcin.org>

AI Express eyes IndiGo pilots, its own aviators up in arms

Saurabh Sinha
@timesofindia.com

New Delhi: IndiGo troubles are having a ripple effect on India’s big airlines. Air India group’s attempt to fish in the budget carrier’s troubled waters by coming out with an ad for experienced Airbus A320 captains has created anxiety within the former’s ranks, especially of Air India Express. The reason: AI Express’ under-utilised A320 pilots fear a swelling of their ranks will lead to further decline in their flying hours and adversely affect pay. Close to 100 pilots have so far written to the management of Tata Group’s low-cost carrier (LCC) so far to oppose the proposed induc-

tion. IndiGo is the world’s largest operator of the A320 family of planes.

Air India Express currently has a fleet of 110 aircraft, of which 76 are Boeing 737s and the remaining 34 are A320 family planes of Air India and AirAsia India. At least 10 of these A320s will be returned to lessors early next year. While the airline will induct more A320s, the time lag in doing so will mean fewer flying hours — or getting the bare minimum 40 hours’ flying allowance.

During Covid, erstwhile AirAsia India had reduced fixed hour payment contract of pilots from 70 to 40 hours. Subsequently, Air India also reduced the fixed hours.

4.9 STAR

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- Dr. Amit Jain**
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- Dr. Rakesh Mishra**
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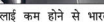
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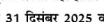
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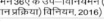
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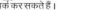
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मार्च 2025

र उक्त सम्पत्ति का किसी भी प्रकार से क्रय-विक्रय रहे।	मूल्य / समाप्ति तिथि 30.12.2023 क 15:00 बजे तक ही प्रस्तुत कर सकेगी। इन निविदाओं के अंतर्गत प्राप्त सभी मैनुअल	वीडियो का एक अनुभव प्राप्त करने की तिथि 15. समाधान योजनाएं जमा करने की अंतिम तिथि	27 फरवरी 2026
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आशुतोष
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