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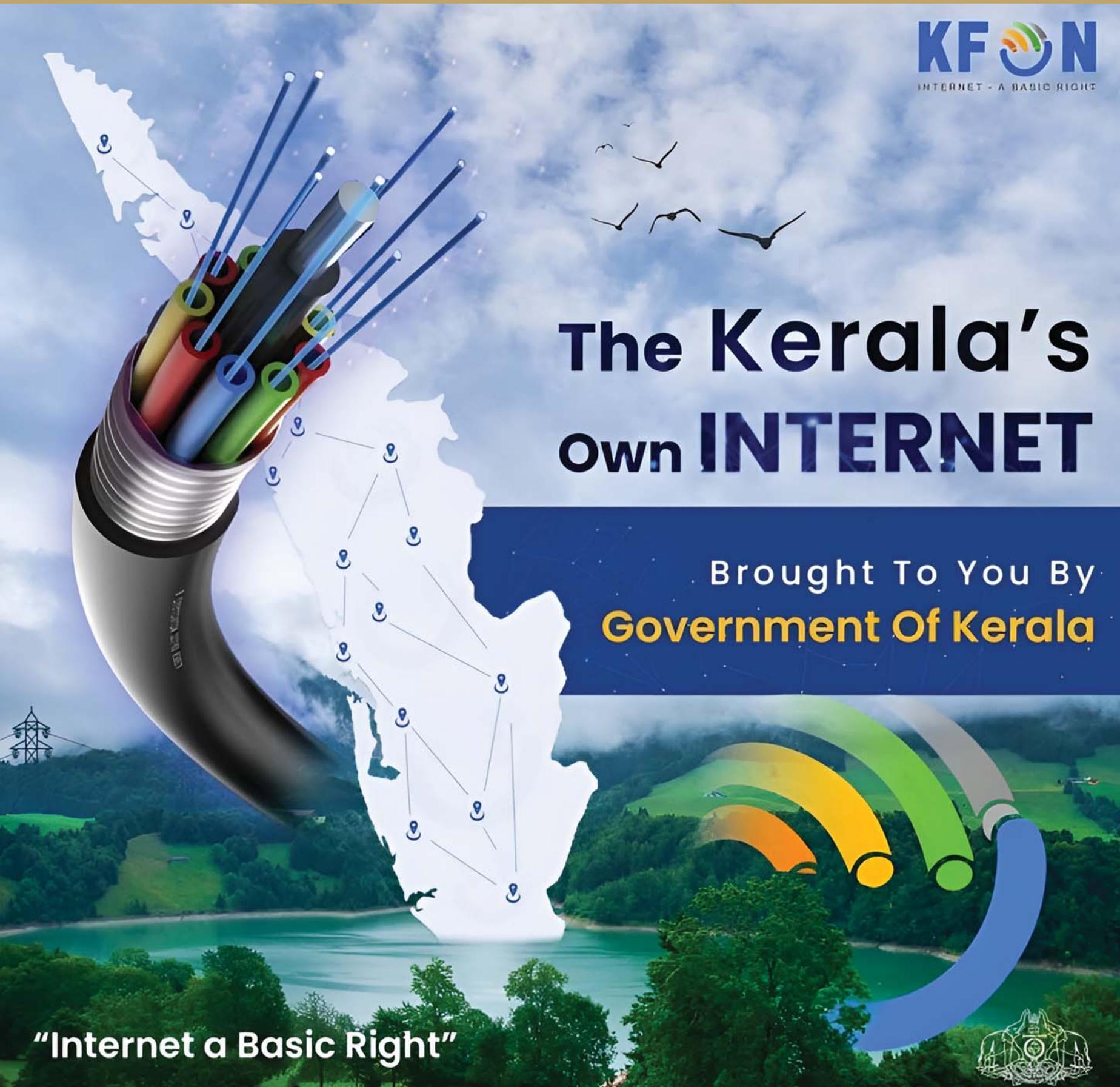
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KFON
INTERNET - A BASIC RIGHT

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"Internet a Basic Right"



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INTERNET, A BASIC RIGHT

EDITORIAL

In this digital world, access to internet, that too affordable, is a primary requirement for citizens of all sections and ages, especially for the students as they are increasingly depending on online sources for information gathering and teaching support. During the Covid 19 period, when schools and colleges were closed down and teaching transformed to online mode, a large section of the student community found it difficult to get access to online classes due to non-availability of internet or mobile phones.

This opened the eyes of Kerala Government and there began the initial steps for launching an internet network of its own so

that those belonging to underprivileged families too could enjoy the benefits of digital revolution which finally resulted in the launching of KFON, Kerala Fibre Optic Network.

KFON, the brainchild of Kerala Government aimed at making internet easily accessible to one and all in the state irrespective of their wherewithal, has turned the corner overcoming all the initial pangs and adversities. Kerala which has already created a new chapter in the internet connectivity by declaring internet as a basic right of the people, the only state to have launched an internet network of its own. Though there were widespread criticism and objections against this initiative of Kerala against a state government going for launching an internet network of its own, the

bold and collective efforts of all concerned have proved successful and early May, KFON achieved its first milestone of having earned one lakh subscribers. The project, launched in June 2023, aims to provide high-speed internet to all households in Kerala, with a focus on making it accessible to underprivileged families.

KFON was Kerala Government's audacious project aimed to obviate the digital divide in society and serve as a complementary infrastructure to the existing telecom ecosystem in the State. KFON, is based on principles of non-discriminatory treatment as recommended

by TRAI, without any preferential treatment to any service provider or business segment. Essentially, it acts as information super-highway through the creation of a robust core and middle-mile infrastructure and can be leveraged by any provider at any level in the business strata.

As Kerala has been a forerunner in many development indices, as in the case of total literacy, women empowerment, excellent medical care, government schools with modern facilities, lowest infant mortality rate and so on, now the state has earned another unique distinction by declaring internet a basic right. The government is fast moving ahead to make internet easily accessible at every nook and corner of the state for which KFON is acting as the catalytic force. ■



Life is a Paradox: The Yin and Yang of Life

Life is a complex tapestry of emotions, experiences, and relationships. It's a delicate balance of joy and suffering, each playing a vital role in shaping who we are and what we become. As the ancient Chinese philosophy of yin and yang suggests, these two seemingly opposing forces are, in fact, interconnected and interdependent.

Joy is the spark that ignites our passions, fuels our creativity, and connects us with others. It's the warmth of a summer breeze, the taste of a ripe strawberry, or the sound of laughter with loved ones. Joy is contagious, spreading like wildfire and illuminating even the darkest corners of our lives. As the renowned poet Maya Angelou once said, "My mission in life is not merely to survive, but to



thrive; and to do so with some passion, some compassion, some humour, and some style."

However, suffering is an inevitable part of life's journey. It's the stormy weather that tests our resolve, the ache of a broken heart, or the frustration of a failed endeavour. Suffering can be overwhelming, leaving us feeling lost and alone. Yet, it's in these moments of darkness that we

discover our greatest strengths and most profound growth. As the celebrated author, Viktor Frankl, so eloquently put it, "When we are no longer able to change a situation, we are challenged to change ourselves."

I recall a particularly challenging time in my life when I faced a series of setbacks and disappointments. Feeling defeated and demoralized, I questioned my purpose and identity. But as I navigated this dark period, I discovered a resilience within myself that I never knew existed. I learned to reframe my struggles as opportunities for growth, to find solace in the support of loved ones, and to cultivate a sense of gratitude for the simple things in life.

This experience taught me that joy and suffering are not mutually

exclusive, but rather intertwined aspects of the human experience. By embracing both, we can develop a deeper understanding of ourselves and the world around us. As the wise words of Rumi so beautifully express, "The wound is the place where the light enters you."

In the end, it's the ebb and flow of joy and suffering that make life a rich and meaningful journey. By acknowledging and accepting both, we can cultivate a sense of balance, resilience, and compassion. As we navigate life's ups and downs, let us remember that joy and suffering are not opposing forces, but rather complementary aspects of our shared human experience. By embracing this paradox, we can find peace, wisdom, and a deeper appreciation for the beauty and complexity of life. ■



Dr. Mala Ramnath



KFON SURGES AHEAD

By the third week of June KFON achieved a subscriber base of 1,07,328 connections out of which 14,151 belong to BPL families who get internet free of cost and 67,097 other families besides 23,163 connections to various state government offices.

KFON, the brainchild of Kerala Government aimed at making internet easily accessible to one and all in the state irrespective of their wherewithal, has turned the corner overcoming all the initial pangs and adversities. Kerala which has already created a new chapter in the internet connectivity by declaring internet as a basic right of the people, the only state to have launched an internet network of its own. Though there were widespread criticism and objections against this initiative of Kerala against a state government going for launching an internet network of its own, the bold and collective efforts of all concerned have proved successful and early May, KFON achieved its first milestone of having earned one lakh subscribers. The project, launched in June 2023, aims to provide high-speed internet to all households in Kerala, with a focus on making it accessible to underprivileged families.

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By the third week of June, KFON achieved a subscriber base of 1,07,328 connections out of which 14,151 belong to BPL families who get internet free of cost and 67,097 other families besides 23,163 connections to various state government offices. The internet service provider aims to more than double this number to 300,000 connections by the end of the fiscal year. Within just two years of its launch by Chief Minister Pinarayi Vijayan in June 2023, KFON has grown into Kerala's largest fibre-optic network.

Compared to all other internet providers in the state, KFON has the biggest network in the state with 31153 km fibre optic network cables already laid. The project also eyes a quadrupled revenue jump, aiming to grow from ₹ 51 crore in 2023 to ₹ 230 crore this year. Up next: bringing high-speed internet to remote





tribal hamlets, making Kerala a truly connected state.

KFON's rise reflects Kerala's commitment to digital equity and accessibility for all — a model the rest of the country may soon follow.

Investment of Rs.1009 Cr.

The KFON network was built at an investment of Rs 1,009 crore, with the state government contributing Rs 350 crore and the remaining amount loaned from KIFFB.

According to Dr. Santhosh Babu, Managing Director of KFON, the company plans to start repaying the loan from next year and aims to monetise the network to boost revenue.

"We estimate that by leasing our dark fibre network to other ISP

providers, we can increase our revenue by Rs 850-1,000 crore," he said. "We have more than



Dr. Santhosh Babu, Managing Director of KFON, receiving the ISP-A licence for providing broadband internet at the national level from Dileep Singh Sengar, Under Secretary, DoT AS Division.

30000-kilometre fibre network that can be leased out."

KFON Secures National Network Licence

The latest laurel that KFON has achieved is the ISP-A licence which enables the internet provider to extend its services to all over India. With this significant milestone, Kerala's very own network, KFON, is now authorized to offer internet services across the country.

At the formal ceremony held in New Delhi, Dileep Singh Sengar, Under Secretary of the DoT AS Division, handed over the certificate to Dr. Santhosh Babu, Managing Director of KFON. The event was also attended by KFON's Chief Technology Officer Murali Kishore, Chief Sales Officer Bilstin

D. Geo, Chief Financial Officer Prem Kumar G, and Manager Suraj A.

In addition to the robust network infrastructure already established across Kerala, KFON will now expand its footprint to other states and collaborate with leading internet service providers to ensure seamless connectivity nationwide.

Describing the ISP-A license as a major milestone in KFON's journey, Dr. Santhosh Babu stated that this achievement would further energize efforts to deliver enhanced services across India. He emphasized that KFON was committed to offering high-quality internet services and continues to serve as a vital digital backbone for the state.



How to invest in ELSS to save tax?

An ELSS is an Equity Linked Savings Scheme, that allows an individual or HUF a deduction from total income of up to Rs. 1.5 lacs under Sec 80C of Income Tax Act 1961. These schemes have a lock-in period of three years from date of units allotment. After the lock-in period is over, the units are free to be redeemed or switched.

Many investors look for their tax saving options now. You can invest in an ELSS or tax saving mutual fund this financial year to save taxes.

An ELSS is an Equity Linked Savings Scheme, that allows an individual or HUF a deduction from total income of up to Rs. 1.5 lacs under Sec 80C of Income Tax Act 1961. These schemes have a lock-in period of three years from date of units allotment. After the lock-in period is over, the units are free to be redeemed or switched. ELSS offer both growth and dividend options. Investors can also invest through Systematic Investment Plans (SIP), and investments up to Rs. 1.5 lakhs, made in a financial year are eligible for tax deduction

To begin with, why should you invest in ELSS? Other investments that will offer you tax breaks under Section 80C are government backed and they offer assured returns. When an investment offers assured returns and carries no risk, it may offer modest returns. Tax saving mutual funds, on the other hand, have the potential to offer higher returns. This is because tax saving mutual funds invest in stocks. Stocks have the potential to offer superior return over a long period.

However, this comes with a risk. Stocks can be highly volatile and risky. This is more so when you invest for a short period. This is the risk you take when you are investing in a tax saving mutual fund. So, if you don't have the risk appetite, you should not invest in ELSS.

Another reason why many investors opt for ELSS is because of their low mandatory lock-in period of three years. Other tax saving options under Section 80C have higher lock-in periods. For example, tax saving FD has a lock-in period of five years. PPF is a 15-year product that allows partial withdrawals. However, you should not count on the low lock-in period and that should not be your reason to invest in ELSS. As said before, equity schemes, including ELSS, can be extremely risky in the short term. Don't invest in tax saving schemes if you do not have an investment horizon of seven to 10 years.

Finally, ELSS can be a great tool to make wealth over a long period. This can be extremely crucial if you always prefer traditional products like FD. A small beginning with ELSS may help many investors to lose their fear of investing in equity. The mandatory lock-in period also helps investors to get used to volatility and short-term losses.

What if you want to do some research and try to figure out about these schemes? You can start long term performance of the scheme



vis a vis their benchmark. You can look at their performance over 10 years- if a scheme managed to stay in the first or second quartile in six years or more, you can think it is a consistent performer. Next, you can check the key parameters like standard deviation, sharpe ratio, sortino, beta, alpha, etc. This is not easy for new investors. However, with all the information available online you can still manage it.

With markets fluctuate amid the Iran-Israel crisis, several investors are contemplating whether to make the last-minute investments in ELSS in order to save taxes for the financial year, or to stay away from markets altogether and opt for safer tax-saving investment options like PPF, NSC etc. Investing via an SIP is advisable if you are not willing to take higher risk.

Recycling ELSS investments is a very old practice. Many investors used to believe that it is a smart way to save taxes. Many financial planners and advisors used to scoff at the idea. They used to always maintain it is not a smart strategy as some investors believe. In fact. It will actually have a negative impact on their long-term wealth creation plans.

When you invest through an SIP, you get the opportunity of investing in a fund across business cycles. This helps you get the benefit of purchasing the fund units across market cycles. When the markets are down, you buy more units while you purchase fewer units when the markets are bullish. Therefore, over time, your price of purchase of fund units gets averaged out and turns out to be on the lower side. You will benefit from this when the markets rise as you can realise higher capital gains on redemption. This benefit is not available if you invest a lump sum.

Investing a lump sum is not advisable unless the markets are gripped by a bearish trend, and you are willing to take higher risk levels and have a longer investment horizon. You miss out on the opportunity to purchase fund units across business cycles, which requires you to stay invested for longer than 5-7 years to realise good gains.

Some new investors are discovering the old practice of recycling investments in Equity Linked Savings Schemes or ELSS. They can't stop talking about the smart strategy that would help them to save taxes without making any fresh investments. Simply put, these investors believe that selling ELSS soon after the mandatory lock-in period of three years and reinvesting the money again would help them to save them taxes. The best part is you don't have to allocate any fresh money for tax-saving investments.

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How to protect your debit, credit card from fraudsters?

The Reserve Bank of India (RBI) has taken a number of steps to ensure that the card payment environment is safe and secure. The RBI has ordered that issuers send alerts for all card transactions so that cardholders are aware of what is going on with their cards.

Many of us use our debit and/or credit cards to make payments, if not directly we add the debit or credit number to make a UPI payment or to make direct payments. With the rise in the number of people using their cards to make payments, so have the cases of frauds via this route.

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It is recommended that cardholders sign up for SMS/email alerts, says RBI. According to RBI's booklet "BEWARE", here are the precautions to be taken when using debit or credit cards.

You should deactivate various features of credit / debit card, viz., online transactions both for domestic and international transactions, in case you are not going to use the card for a while and activate the same only when the card usage is required.

Similarly, Near Field Communication (NFC) feature should be deactivated, if the card is not to be used.

Before entering PIN at any Point of Sale (POS) site or while using the card at an NFC reader, you must carefully check the amount displayed on the POS machine screen and NFC reader.

Never let the merchant take the card away from your sight for swiping while making a transaction.

Cover the keypad with your other hand while entering the PIN at a POS site / ATM.

Important words to understand before make payment

These are definitions and explanation provided in the RBI booklet:

Debit card: A card that allows paying for products or services by deduction of available funds in a bank account of the cardholder.

Credit card: A card that allows paying for products or services by availing unsecured/secured credit from a financial institution.

Card number: The number assigned by a credit card association or card issuing bank to a card. This information must be provided to a merchant by a customer in order to make a credit card payment but should not be shared with anyone else. The string of digits is printed on the card.



CVV: Stands for Card Verification Value. This is a 3-digit number printed on the card which is mandatory for completing most online transactions. These details are confidential and must NEVER be shared with anyone

Credit limit: The term refers to the maximum amount of credit a financial institution extends to a customer. A lending institution extends a credit limit on a credit card based on the analysis of the information given by the credit-seeking applicant. The credit limit can affect the customer's credit scores and their ability to obtain credit in the future.

How are the transactions carried out through cards

You should deactivate various features of credit / debit card, viz., online transactions both for domestic and international transactions, in case you are not going to use the card for a while and activate the same only when the card usage is required.

protected against fraudulent usage?

All CP and CNP transactions on cards issued in India are secured with AFA. This AFA can be in any form and few commonly used forms are PIN, dynamic one-time password (OTP), static code, etc. The requirement of AFA is not mandatory for transactions where outflow of foreign exchange is contemplated. Similarly, in case of CP transactions (except ATM transactions) using NFC contactless technology, transactions for a maximum value of Rs. 2,000/- per transaction are allowed to be undertaken without AFA requirement, subject to adherence to EMV standards.

What are the liabilities of a card issuer in case of fraudulent use of a card by an unauthorised person?

In case of CNP transactions, RBI has mandated providing AFA for domestic transactions. If a transaction has taken place without AFA and the customer has complained that the transaction is not effected by her / him, the issuerbank shall reimburse the loss to the customer without demur. Further, liability of a customer in case of an unauthorised electronic transaction is limited as per the provisions of RBI.

What are various methods of using a card at a PoS terminal?

A card can be swiped (Magnetic-Stripe card), dipped (Chip based card) or tapped (Contactless Near Field Communication {NFC} Card) at a PoS terminal.

Muthoot Finance Creates History with ₹ 1 Lakh Cr. M-cap

This milestone underscores Muthoot Finance's continued business excellence and investor trust

Muthoot Finance, India's largest gold loan Non-Banking Financial Company (NBFC), headquartered in Kochi, has become the first listed company from Kerala to cross the coveted ₹ 1 lakh crore market capitalisation (m-cap) milestone. The share price touched an all-time high of ₹ 2,542.90 on BSE today. Muthoot Finance now ranks amongst the top 100 listed Indian companies in terms of m-cap.

This milestone underscores Muthoot Finance's continued business excellence and investor trust. In FY25, the company reported a Consolidated Loan AUM of ₹ 1.22 lakh crore, having crossed ₹ 1 lakh crore in Gold Loan AUM, and achieved a Consolidated Profit After Tax (PAT) of ₹ 5,352 crore, showcasing its robust performance.

- Market Cap Touches ₹ 1.01 lakh crore, share price hits all-time high of ₹ 2,542
- India's largest gold loan NBFC now ranks among top financial services firms nationally
- FY25 highlights: ₹ 1.22 lakh crore Consolidated Loan AUM, Crossed ₹ 1 lakh crore in Gold Loan AUM, ₹ 5,352 crore Consolidated PAT



Notably, Muthoot Finance achieved ₹ 50,000 crore market capitalisation in Q2FY21 when the share price hit ₹ 1,120. In just four years, by Q2FY25, the company

soared to ₹ 75,000 crore market capitalisation as the share price reached ₹ 1,850—signifying sustained investor faith and growth momentum.

remain deeply committed to drive financial inclusion through our expansive branch network and delivering sustained value to all our stakeholders."

The company also received credit rating upgrades from leading global agencies:

- S&P Ratings upgraded from BB/B to BB+/B,
- Moody's Ratings upgraded from Ba2 to Ba1, reflecting improved financial strength, strong asset quality, and stable profitability.

Muthoot Finance has also expanded its national footprint rapidly, now operating over 4,800 branches across the country. The company is doubling down on digital lending solutions and has been diversification portfolio with offerings including Personal Loans, Business Loans, Affordable Housing Loans, Loan against Property, Insurance broking etc. through its different verticals.

George Alexander Muthoot, Managing Director, Muthoot Finance, says "Crossing the ₹ 1 lakh crore market capitalisation mark is a landmark achievement for Muthoot Finance. This milestone is rooted in our strong fundamentals, consistent performance, our customer-first approach, and the trust placed in us by millions across India. It also underscores the growing recognition and formalisation of the gold loan sector, which has long served as a lifeline for Indian households in the time of need. As we celebrate this moment, we

Amidst India's progressing credit landscape, Muthoot Finance has stood out through financial prudence, technological innovation, and an unwavering commitment to financial inclusion and CSR activities. It is encouraging growth trajectory, marked by a consistent profitability record, low-risk lending practices, and a rapidly expanding loan book, makes it a preferred choice among investors in the financial services sector.





SUCCESS STORY

under Mr. Mathew is focused on establishing the brand as the one that offers the perfect water flow over a life time. The company is focusing on various initiatives. Some of the key ones are:

- Digital campaigns and influencer partnerships to drive awareness and engagement
- Retail collaborations to increase shelf presence and accessibility

Consumer education to build trust and long-term loyalty: People and Culture as Growth Drivers

Internally, Watertec fosters a culture that supports its business ambitions. Some of the recent initiatives are:

- SPARKS, a recognition and rewards program that boosts performance
- Leadership development to build future-ready teams
- CSR initiatives that align with the company's values and enhance brand equity

Watertec India: Innovating for a Sustainable Future

Since its inception in 1997, Watertec India has grown from a niche manufacturer of engineering polymer bath fittings into a nationally recognized brand in bathroom solutions. This transformation accelerated under the leadership of Mr. Mathew Job, who took over as Executive Chairman in 2023 at the time when Warburg Pincus, a leading global private equity firm, acquired a majority stake in the company. With over three decades of cross-industry experience, Mr. Mathew brought a clear business vision: to scale Watertec into a pan-India leader through innovation, operational excellence, and market expansion.

Product Expansion with Market Intent

Watertec's product evolution has been guided by a sharp understanding of market needs.

- Polymer taps that combine durability and design appeal.
- Pipes and fittings (launched in 2012) offering integrated plumbing systems.
- CP fittings and sanitaryware (added in 2020) to complete the bathroom ecosystem.
- Each product line was introduced with a strategic purpose—to deepen consumer engagement and increase wallet

share in both residential and commercial segments.

Scaling Distribution with Precision

Recognizing the importance of reach, Mathew prioritized the expansion of Watertec's distribution network to make the company's products available within the reach of the target consumer. The company takes its products to the market through a strong network of over 20,000 channel partner and 34 branches across India.

While strengthening its leadership in polymer bath fittings in South India, the company is now focused on expanding its presence in North, East, and West India. It is also making in-roads in the pipes, CP fittings and sanitaryware market. This entire effort is supported by data-driven market entry strategies and localized execution.

Technology as a Business Enabler

Under Mr. Mathew's leadership, Watertec has invested in future-ready technologies to drive operational efficiency and customer satisfaction:

- Automation and robotics to enhance manufacturing precision
- AI-powered analytics to optimize supply chains and inventory



- Cloud-based platforms to streamline customer interactions

These investments are not just about innovation - they're about building a scalable, agile business model.

Sustainability with Strategic Intent

Watertec's sustainability efforts are aligned with long-term business goals:

- Designing water-efficient products to meet regulatory and environmental demands
- Using eco-friendly materials to future-proof the product portfolio
- Supporting responsible water usage as a brand differentiator

This approach positions Watertec as a forward-thinking brand in a resource-conscious market.

Brand Building with Business Impact

Watertec's marketing strategy

A Leader with a Growth Mindset

Mr. Mathew Job's leadership is defined by clarity, ambition, and execution. After Watertec's acquisition by Warburg Pincus, he identified untapped potential and set a bold target: to triple the company's revenue within five years. His approach combines strategic foresight with operational discipline, ensuring that every initiative contributes to sustainable, profitable growth.

His leadership has earned industry recognition, including being named "Most Promising Business Leader of Asia (2023-2024)" by Times Now.

Looking Ahead

Watertec India's journey is a story of innovation-led transformation. With a strong foundation, a clear growth strategy, and a commitment to innovation and sustainability, the company is well-positioned to write the next chapter in India's bathroom solutions industry. ■

Veegaland Casabella: Just Squash the Biophilic Way to Wellness Living

Veegaland Homes proudly presents its latest residential offering – Casabella, an elegant and thoughtfully designed apartment project located in the heart of Thrikkakara, Kakkanad. Built on the philosophy of biophilic living, Casabella is where nature-inspired design meets modern comfort, encouraging a lifestyle that's active, refreshing, and sustainable.



Air-conditioned Fitness Centre, Indoor Games Room, Multi-purpose Recreation Hall, Swimming Pool and Kids' Pool, Children's Play Area, Air-conditioned Guest Suite for visiting family or friends

In addition to comfort and luxury, Casabella incorporates a host of sustainable and secure living features, making it a standout address in Kakkanad: 50KW Solar Power Plant for common area energy savings, Video Door Phones in every apartment for enhanced security, Access Control Systems at the main entrance, RO Purified Water Supply for drinking and cooking, Borewell Recharge System for water sustainability.

Casabella is not just a home, but a lifestyle statement — for those who seek a meaningful blend of modern living and nature's calm. Strategically located at Thrikkakara, close to the IT hub of Kakkanad, the project offers excellent connectivity and convenience, making it ideal for families and professionals alike.

Live where you can just squash – the biophilic way. Live with pride at Veegaland Casabella.

For more information, visit: www.veegaland.com or call +91 9746 77 4444

Set on a lush 1.15-acre plot, Casabella stands tall as a single, elegant 17-storey tower, housing just 84 spacious 3 and 4 BHK apartments, ensuring privacy, exclusivity, and serene community living. Each unit is crafted with utmost attention to space, ventilation, and functionality — allowing you to live with pride and comfort in an environment that blends seamlessly with nature.

At Casabella, every amenity is designed to promote wellness, interaction, and a balanced lifestyle. Exclusive features include a professional Squash Court and Outdoor Badminton Court for sports enthusiasts, along with an Air-conditioned Reading Room and Co-working Space to support intellectual and professional pursuits.

Adding to the vibrant lifestyle experience are amenities such as:

Cochin Port Celebrates International Day of Yoga



Cochin Port Authority celebrated the International Day of Yoga 2025 with great enthusiasm at the Merchant Navy Club, Willingdon Island, embracing the universal spirit of health, harmony, and well-being.

Shri B. Kasivishwanathan, Chairperson, Cochin Port Authority, delivered the keynote

address. In his remarks, he emphasized yoga's significance as a timeless Indian discipline that nurtures physical vitality, emotional resilience, and inner balance. Shri Satish Honnakatte, Deputy Chairperson, along with Heads of Departments, senior officials, staff members, and CISF personnel, also participated in the event.

CELEBRATING TWO DECADES OF TVS APACHE NEXT-GEN TVS APACHE USHERS IN NEW ERA OF PERFORMANCE

Engineered for the future, the motorcycle is OBD2B compliant and offers advanced technology, superior performance, and bold new graphics



TVS Motor Company (TVSM), a global leader in the two and three-wheeler segments, has unveiled the all new 2025 TVS Apache RTR 200 4V—celebrating 20 years of racing legacy, engineering excellence, and the trust of over six million riders worldwide. Born from the racetrack and built for the road, TVS Apache motorcycles embody racing performance. Precision-crafted for riders who demand power, control, and refinement, the Apache series continues to lead the performance segment with unmatched credibility and thrill.

The OBD2B compliant TVS Apache RTR 200 4V comes equipped with significant upgrades that enhance the riding experience. It features a new 37mm Upside Down (USD) front suspension for superior control and sharper cornering capability. The addition of a hydroformed handlebar ensures better handling and stability in all riding

conditions. Embodying TVS Apache's legendary racing DNA, the motorcycle seamlessly integrates advanced technology, race-inspired design elements, and precision engineering.

Speaking about the launch, Mr. Vimal Sumbly, Head Business – Premium, TVS Motor Company, said, "The TVS Apache brand is not just about a motorcycle — it's a global movement that has inspired a passionate community of over 6 million riders in two decades. Driven by our racing DNA, TVS Apache motorcycles have consistently delivered a powerful blend of performance, precision, and technology, captivating the imagination of youth and enthusiasts worldwide. The upgraded 2025 TVS Apache RTR 200 4V continues this legacy — pushing the limits of design and engineering to offer next-generation riders a thrilling, track-bred experience on every ride."

ASSUMES CHARGE



Shri Benny Chinnappan, has assumed charge as Head of Kerala Licensed Service Area, Department of Telecommunications.

Shri Benny Chinnappan, an officer of the Indian Telecommunications Service, 1989 batch, has taken over as the Additional Director General Telecom and Head of the Kerala Licensed Service Area (LSA), Department of Telecommunications (DoT).

Hailing from Thrissur district, Shri Benny Chinnappan holds a B.Tech in Applied Electronics and Instrumentation from the College of Engineering, Trivandrum, an M.Tech in Digital Electronics from Cochin University of Science and Technology, and an MBA in Finance.

Prior to this assignment, Shri Benny Chinnappan served as Additional Director General, DoT, Tamil Nadu LSA, based in Coimbatore.

“Back Together”: KIMSHEALTH Organises Get- Together of Scoliosis Surgery Patients



KIMSHEALTH Trivandrum organized a get-together of patients who underwent scoliosis correction surgery. The event, titled 'Back Together', brought together around 50 patients on a platform to share their experiences, challenges, and recovery journeys.

Scoliosis, a condition characterized by an abnormal curvature of the spine, affects approximately 1% of the global population. It can significantly impact quality of life if left undiagnosed or untreated.

In his inaugural address, Dr. M I Sahadulla, Chairman and Managing Director, KIMSHEALTH, emphasized the importance of early detection and intervention in these cases. He also congratulated Dr. Ranjith Unnikrishnan and his team for making KIMSHEALTH one of the top spine centres in the world. He further added that timely diagnosis, regular

monitoring, and surgical correction are crucial to prevent long-term complications and ensure proper physical development as well as overall well-being.

Dr. Ranjith Unnikrishnan, Consultant Orthopedic Spine Surgeon, welcomed the gathering. Dr. Muhammed Nazeer, Senior Consultant and Group Coordinator, Department of Orthopedics and Trauma, and Dr. Hariharan S, Senior Consultant, Department of Physical Medicine and Rehabilitation, offered felicitations. During the event, Dr. Ranjith also shared insights into individual patient cases, highlighting the treatment approaches and outcomes achieved.

A musical concert added a special touch to the event. Dr. Ashwin C, Specialist Orthopedic Spine Surgeon, proposed the vote of thanks. ■

NMPA Wins Greentech Global Environment Award for the 8th Time



New Mangalore Port Authority has once again etched its name in the annals of sustainable excellence by bagging the prestigious Greentech 24th Global Environment Award 2025 under the Environment Protection category. The award was presented at the 24th Greentech Environment & Sustainability Summit and Awards held in New Delhi recognizing organizations with exemplary contributions toward environmental sustainability and protection.

This milestone marks the eighth time that NMPA has been honoured by the Greentech Foundation, reaffirming its

unwavering commitment to eco-conscious operations, green infrastructure, and port-led sustainable development.

Dr. A. V. Ramana, Chairman, NMPA, lauded the continuous efforts of the Civil Engineering Department, Port officers and employees, whose dedication and implementation of green initiatives led to this recognition. "This award reflects our integrated approach towards environmental management and our vision of a greener tomorrow," he remarked.

NMPA has implemented a wide range of initiatives to safeguard the environment and reduce its carbon footprint. ■

PhonePe & HDFC Bank partner to launch co-branded credit card

New Line of RuPay Credit Cards comes with exciting rewards and UPI enabled convenience

PhonePe and HDFC Bank have launched the 'PhonePe HDFC Bank Co-branded Credit Card', marking PhonePe's foray into the co-branded card segment. In partnership with HDFC Bank, this new line of co-branded RuPay Credit Cards is designed to meet the evolving financial needs of the Indian consumer by offering benefits on UPI spends especially on the PhonePe Platform.

This strategic partnership between HDFC Bank and PhonePe leverages their respective banking and fintech strengths to make credit cards accessible and user-friendly. Available in 'Ultimo' and 'UNO' variants, these cards offer rewards on popular spending categories like recharge, bill

payments, travel, online shopping, groceries, and cabs. Additionally, the cards integrate seamlessly with UPI, allowing users to pay for their everyday spends via credit card while enjoying the rewards offered on the cards via the extensive merchant network enabled on UPI QRs.

Speaking on the launch, Sonika Chandra, Chief Business Officer, Consumer Payments at PhonePe said, "We are excited about our first co-branded credit card launch in partnership with HDFC Bank. This launch underscores our commitment to providing innovative financial solutions to our wide set of user base."

Parag Rao, Country Head – Payments, Liability Products,



Consumer Finance & Marketing, HDFC Bank, said, "As India's leading card issuer, it is our constant endeavour to create impactful, tailored offerings for our customers, and expand access to credit in meaningful ways. Our partnership with PhonePe allows

us to tap into a segment of digitally native consumers, making credit cards more rewarding and widely usable, especially via UPI—an interface that has become central to India's digital payments ecosystem. ■

BUSINESS NEWS

Sagarmala Finance Corporation hosts stakeholders meet at Cochin Port



Sagarmala Finance Corporation Limited (SMFCL), formerly known as Sagarmala Development Company Ltd., conducted an interactive session with key stakeholders of Cochin Port Authority at Willingdon Island.

As part of its transition into a Non-Banking Financial Company (NBFC), SMFCL organised the session to highlight its enhanced financial capabilities, understand

stakeholder requirements, and explore areas of mutual collaboration.

The event was led by senior officials including Mr. Dilip Kumar Gupta, MD, SMFCL. Mr. Amit Kumar Varma, GM Projects, SMFCL; Mr. N.B. Gupta, Advisor to MD, SMFCL and Mr. R. Satish Secretary, Cochin Port Authority were also present.

Spices Board Signs MoU to Support Kerala's KERA Project



The Spices Board of India has signed a Memorandum of Understanding (MoU) with the Government of Kerala to support the Kerala Climate Resilient Agri-Value Chain Modernization (KERA) Project, a World Bank-assisted initiative aimed at enhancing the resilience and sustainability of the state's agricultural sector. The MoU was signed at the Rubber Research Institute of India (RRII), Kottayam, by Dr. Rema Shree A.B., Director of the Spices Board, and Mr. P. Vishnuraj IAS, Additional Project Director of the KERA Project and Director of the Department of Industries and Commerce, Government of Kerala.

The KERA project, supported by the World Bank, aims to strengthen climate-resilient agricultural practices and modernize value chains across the

state. Scheduled for implementation from 2025 to 2029, the project will focus on improving productivity, sustainability, and income opportunities for farmers by enhancing infrastructure, adopting innovative technologies, and building institutional capacity.

Over its five-year duration, the KERA Project aims to sensitize around 22,000 small and marginal cardamom growers on recommended replanting practices, train 7,000 growers on climate-resilient varieties and Good Agricultural Practices (GAP), and build capacity among the key staff of implementing partners. Additionally, it will support the replanting of 3,500 hectares through replanting grants, assist 30 farmer groups in achieving GAP certification, and facilitate credit support to growers for on-farm investments.

ICL Tours and Travels Begins Operations at Thrissur



The internationally recognized tour operator ICL Tours and Travels, headquartered in Dubai, has started operations in Thrissur. The launch was inaugurated by Adv. K.G. Anilkumar, Chairman and Managing Director of the ICL Group. Thrissur now serves as the head office for ICL Tours and Travels in Kerala.

K.G. Anilkumar announced that five more offices will soon be operational in Thrissur. The company aims to expand its reach to major cities in Kerala, including Kochi, within this financial year. ICL Tours and Travels, active in the UAE since 2018, holds affiliation with the United Nations World Tourism Organization (UNWTO). In addition to being a key player in desert safari and

marine tourism in the UAE, the company also offers package tours, ticket booking, and visa services. Their AMER Centre in Dubai provides dedicated visa support under the ICL umbrella.

Considering the travel enthusiasm of Malayalis, the company has prepared several popular vacation packages to international tourist destinations, according to ICL Tours and Travels MD Uma Anilkumar.

Mayor M.K. Varghese, MLA K. Balachandran, and Chamber of Commerce Secretary Solly Thomas also attended in the event.

As part of the ceremony, tickets for their first flight journey were handed over to 10 differently abled students.

Milan Design Inaugurates Flagship Showroom in Kochi



Milan Designs, one of Kerala's most trusted names in ethnic and bridal fashion, has launched its new flagship showroom at P.T. Usha Road, Kochi. Shri Hibi Eden, M P, inaugurated the new showroom. Sibiya Padickan, Shery Rejimon, Kevin Padickan, Manu Monsy, Aneena Manu, T.J. Vinod, MLA, former Ernakulam District Panchayat President Ullas Thomas, Rejimon Alex, Ward Councillor Padmaja Menon, and CPM Pathanamthitta District Secretary Raju Abraham, among others, were present at the inaugural function.

This new showroom marks a significant milestone in Milan Designs' journey, offering customers a fresh and inspiring retail experience.

Milan Design is led by a close-knit team with deep roots in their craft. Regimon, Director of Infrastructure and Store

Development, shapes each space from blueprint to finish. Shery, Director of Merchandising and Sourcing Strategy, brings a lifetime of textile knowledge to every collection. Kevin, Director of Brand Strategy, Marketing, and Digital Experience, builds the brand's presence across platforms. Sibia, Creative Director, drives design innovation and customisation with a style that feels both personal and timeless.

This new chapter marks a meaningful step forward for a boutique that has quietly built a reputation for craft, tradition, and personal style. Milan Design has never been about following trends. Its collections are built to last, garments that feel both timeless and easy to wear. Over the years, it has become a trusted destination for brides and women seeking clothing with emotion, memory, and intention stitched in.

Lions Kerala Multiple Secretary James Valappila Honoured

Lions Kerala Multiple Secretary and District Governor James Valappila was felicitated for his exemplary service in the Lions movement at a grand civic reception held at the Town Hall, Thrissur. The event also honoured five distinguished women for their contributions to the healthcare sector and featured a women's conference highlighting the vital role of women in society.

Higher Education Minister Dr. R. Bindu inaugurated the function; Thrissur Corporation Mayor M. K. Varghese presided. MLA P. Balachandran was the chief guest, while Deputy Mayor Rosy M. L., Kalyan Silks Managing Director T. S. Pattabhiraman, and Programme convener Jose Vallur attended as special guests.

A highlight of the ceremony was the presentation of the 'Pauravali Award' to James Valappila by Mayor M. K. Varghese, recognizing his elevation as the Lions Kerala Multiple Secretary following his acclaimed term as Dist. Governor.



In a gesture of appreciation, over 300 Harithakarma Sena members from Thrissur Corporation were gifted sarees by the Lions as part of their "Gift of Joy" initiative.

Five women from the healthcare sector were felicitated with the 'Joy of Humanitarian Awards' for their dedicated efforts in serving society. The awardees include Sr. Leticia, Principal of St. Joseph Special School; Preethi M. P., a palliative

care worker; Leena Peter, Director of Ashraya Bhavan; Preethi Satheesh, an ASHA worker; and Ambika Soman from Kudumba-shree.

Several notable personalities including former Dist. Governors M. D. Ignatius, E. D. Deepak, and Joseph John; Senior Chamber National Leaders N. I. Varghese and Hamsa Ali; K3A representative Jose Vallur; and Platoon Club Secretary Sojan also attended the function.

'Radial Lounge' Inaugurated at Medical Trust Hospital



Assembly Speaker A.N. Shamseer emphasized the urgent need for serious medical research into the alarming increase in sudden cardiac deaths among young individuals. He was speaking at the inauguration of the state-of-the-art Radial Lounge at Ernakulam Medical Trust Hospital.

"Youths between the ages of 20 and 40 are increasingly succumbing to sudden cardiac arrests, often collapsing without prior symptoms. This trend has particularly intensified in the post-COVID era," the Speaker said. "It is crucial to investigate whether this is a consequence of long-term

effects of COVID-19 or driven by other factors. A thorough and serious scientific study must be initiated, and Medical Trust Hospital should take a leading role in this endeavour," he added. Highlighting Kerala's unique public-private healthcare model, Shamseer noted that the involvement of private institutions is essential in undertaking such critical research.

In his presidential address, Dr. P.V. Louis, Managing Director of Medical Trust Hospital, announced that as part of the Radial Lounge inauguration, the hospital will offer Daycare Angiogram services

at a subsidized rate of just 10,000 for the next three months.

Hospital Directors Dr. P.V. Thomas and P.V. Xavier also spoke on the occasion. Medical professionals including Dr. Raja Sekhar Varma, Dr. Sajy V. Kuruttukulam, Dr. Manu R. Varma, Dr. K.S. Gopakumar, and Dr. Arun Kumar Gopalakrishna Pillai, along with other doctors and staff, were present.

The Radial Lounge has been set up in the South Block of Medical Trust Hospital, marking a significant step in enhancing patient-centric cardiac care services.



GAIL Marks a Milestone: Dabhol LNG Terminal Becomes All-Weather Port

GAIL (India) Limited has successfully berthed and discharged its first LNG vessel at the Dabhol LNG Terminal following the completion of the landmark Breakwater Project. The vessel, GAIL Bhuwan, was received on June 2, 2025, by Shri Sandeep Kumar Gupta, Chairman & Managing Director, and Shri Sanjay Kumar, Director (Marketing), GAIL, marking the commencement of uninterrupted, round-the-year operations at the terminal.

With the commissioning of the breakwater, Dabhol LNG Terminal has now been designated an all-weather port which is a critical transformation that ensures safe and reliable LNG operations even during the Southwest monsoon, traditionally a challenging period for marine logistics on India's West coast.

Strategically located on the Maharashtra coastline, the Dabhol LNG Terminal has a regasification capacity of 5.0 MMTPA and serves as a vital link in India's gas supply network via the Dabhol-Bangalore and Dabhol-Panvel cross-country pipelines. Dabhol is an island breakwater (unlike conventional land-connected structures) showcasing a feat of advanced marine engineering. This ambitious project, involving extensive collaboration among multiple stakeholders, posed complex technical challenges and required innovative, customized solutions.

The successful commissioning of the breakwater is expected to significantly enhance vessel accessibility and improve capacity utilization at the terminal, bolstering energy infrastructure and supply reliability.

This achievement comes at a crucial time as GAIL looks to expand the terminal's capacity from 5.0 MMTPA to 6.3 MMTPA in the first phase over the next three years. Once expanded, the terminal is expected to handle up to 100 LNG cargoes annually, thereby playing a pivotal role in reinforcing India's energy security.

BUSINESS NEWS

Pristyn Care Lands in Kochi, Bringing Metro-Grade, Patient-First Treatment

Digitally Integrated, Patient-First Hospitals Set New Benchmarks in Secondary Care Across Gurgaon, Hyderabad, and Kochi

Kochi witnesses a new chapter in advanced healthcare as Pristyn Care has launched a state-of-the-art superspecialty hospital in the heart of the city. The facility is part of a tri-city roll-out - alongside new hospitals in Hyderabad and Gurgaon - bringing the company's nationwide footprint to eight hospitals, with approximately 400 beds, 20+ modular OTs, 55 ICUs, and 40 neonatal ICUs, all within just 120 days of entering hospital operations.

The newly launched Kochi centre contributes 74 beds, two ISO-class laminar-flow OTs, a 24x7 emergency department, in-house labs, and a riverside rehabilitation wing that leverages Kerala's natural calm to support accelerated post-operative recovery. A single-window helpdesk manages everything

from admissions and insurance claims to discharge, while bedside tablets provide real-time billing visibility - ensuring complete transparency for patients and families.

Inside the OT, high-definition 3D laparoscopes allow surgeons to perform gallbladder, colorectal, and gynaecological surgeries through incisions smaller than a fingernail. An advanced air-exchange system refreshes theatre air every 90 seconds, maintaining ISO 5 air purity standards. Beyond infrastructure, Pristyn Care is embedding itself into the local community through a healthcare charter that includes:

- Monthly breast cancer camps in Ernakulam panchayats
- ENT screening in coastal schools



- Anaemia awareness and testing drives for adolescent girls

"By launching in Kochi and simultaneously in Hyderabad and Gurgaon, we're proving that world-class, cashless care can be delivered locally, no matter where

a patient lives.", said **Dr Vaibhav Kapoor, Co-founder, Pristyn Care**. PristynCare is now in advanced discussions to expand further into Kerala, with plans to bring its tech-enabled healthcare approach to Kozhikode and Thiruvananthapuram over the next 12 months. ■

V-Guard Launches 'NARI SHAKTHI' to Empower Single Mothers and Widows



In a stride to foster women's entrepreneurship and enhance employability, V-Guard Industries Ltd. has launched 'NARI SHAKTHI'-a free skill development training programme aimed at empowering women, especially single mothers and widows, through practical knowledge and capacity building. Daleema Jojo, MLA, inaugurated the initiative at a function held in Kochi. Dr. Reena Mithun Chittilappilly presided over the event, with Mithun K Chittilappilly, Managing Director of V-Guard Industries Ltd, as the chief guest. Ernakulam District Women Protection Officer S. Jeeja delivered the keynote address.

"Every woman empowers herself by gaining the ability to earn her own income. We are especially proud to support single

mothers and widows in their journey toward becoming entrepreneurs," said Dr. Reena Mithun Chittilappilly. He highlighted that V-Guard implements various projects as part of its social responsibility, aiming to assist those who are economically and socially backward.

The 'NARI SHAKTHI' initiative is being implemented as part of V-Guard Industries Ltd.'s ongoing Corporate Social Responsibility (CSR) programmes across India for the current financial year. The programme is designed specifically for single mothers and widows between the ages of 20 and 50, offering training in tailoring and beautician courses. Implemented in association with Sahrudaya Welfare Services, Ernakulam, a registered NGO, the initiative aims to train a total of

100 women, with 50 participants in each discipline. Spanning 150 hours, the curriculum also includes foundational entrepreneurship modules such as book-keeping, banking procedures for availing loans, and other essential official processes. Upon successful completion of the training, the top 50 performers will receive financial assistance to help them launch their own micro-enterprises, thereby encouraging self-employment and economic independence.

Fr. Joseph Koluthuvallil, Executive Director, Sahrudaya; Fr. Sibin Thomas, Assistant Executive Director; Sreekumar A, Vice President, V-Guard Corporate Manufacturing Services & WCD and Saneesh K., Chief Officer - CSR, V-Guard Industries Ltd., were also present at the inaugural event. ■

Honda Cars Unveils Honda City Sport in Kochi

Honda Cars India Ltd. has unveiled the all-new bold and dynamic Honda City Sport in Kochi. Carrying the tagline 'Life is a sport', the Honda City Sport offers sporty exterior styling with black accents, premium all black interiors with contrasting red highlights and ambient lighting offering an exclusive driving experience.

Crafted for those who demand distinction, the City Sport will be available as a new grade in City line-up in limited units as an exclusive offering. It will be offered in CVT (automatic transmission) in 3 colour options: Radiant Red Metallic, Platinum White Pearl and Meteoroid Gray Metallic.

Speaking at the unveil of the Honda City Sport in Kochi, Mr. Kunal Behl, Vice President, Marketing & Sales, Honda Cars India Ltd. said, "The new City Sport has been crafted to meet the aspirations of young buyers who value individuality and a spirited driving experience. It embodies a perfect blend of sporty exterior and interior style, fun to drive performance, and the everyday usability that Honda City is known for, at a price that makes it even more compelling." ■

GAIL becomes the first Maharatna PSU to Go-Live with “RISE with SAP - S/4HANA on Cloud”

GAIL (India) Limited has successfully gone live with SAP S/4 HANA. **Shri Sandeep Kumar Gupta**, Chairman & Managing Director, formally launched it at a function held in New Delhi in the presence of Shri R.K. Jain, Director (Finance), GAIL, Shri Deepak Gupta, Director (Projects), GAIL, Shri Ayush Gupta, Director (HR), GAIL, Shri Sanjay Kumar, Director (Marketing), GAIL, Shri Rajeev Kumar Singhal, Director (BD), GAIL and Shri Rajnesh Singh, Chief Vigilance Officer, GAIL. Joining them on this landmark occasion were Shri



Manish Prasad, President & Managing Director, SAP, Indian Subcontinent and other distinguished seniors from GAIL & SAP.

Speaking on the occasion Shri Sandeep Kumar Gupta, Chairman & Managing Director remarked “This is a strategic leap forward that will help us deliver even greater value to our customers, employees and stakeholders.”

With this initiative christened “Navodaya”, GAIL becomes the first Maharatna PSU to achieve this milestone. Despite the complexities involved, the implementation and migration has been completed within the scheduled time of one year. Hosted on a robust and scalable cloud platform, this

strategic migration involved a full transition from the company’s legacy ECC system to the next-generation SAP S/4HANA Cloud, strengthening GAIL’s IT foundation for future growth and innovation.

With this move, GAIL is positioned to leverage intelligent technologies such as artificial intelligence, machine learning, and advanced automation—reinforcing its commitment to operational excellence, digital innovation, and resilience in today’s dynamic business landscape. ■

Godrej Unveils Smart Security Range with Onam Offers

Aims to capture 80% market share with smart innovations to meet the evolving needs of modern consumers

The Security Solutions of Godrej Enterprises Group has unveiled its latest portfolio of BIS-certified lockers for jewellers and advanced smart home lockers in Kerala, setting a new benchmark in India’s rapidly evolving security market. This launch comes on the heels of the Government of India’s Quality Control Order, which mandates adherence to Bureau of Indian Standards (BIS) norms for High Security safes, reaffirming Godrej’s commitment to compliance, innovation, and consumer trust. To mark the launch, the company announced exclusive Onam Suraksha Offers for customers across Kerala.

Commenting on the launch, Mr. Pushkar Gokhale, Business Head, Security Solutions, Godrej Enterprises Group, said “Kerala’s demand for safes is growing rapidly as the jewellery retail is evolving fast despite the high prices of Gold. Moreover, with our BIS-certified range of high security safes, we’re not just meeting compliance we’re setting a new benchmark for intelligent, future-ready security. As we approach the festive season of Onam, we’re excited to offer exclusive launch benefits that make high-quality security solutions more accessible, convenient and appealing to our customers in Kerala.”

The new range caters to both commercial and residential markets. For jewellers, the Defender Aurum Pro Royal Class



E Safe offers advanced protection and high-capacity storage, meeting BIS standards and the functional needs of jewellery retail. The Accu GoldiEDX Series, a non-destructive gold testing solution, supports hallmarking centres, banks, and jewellers engaged in gold loan services strengthening Godrej’s role across the gold ecosystem. For homes, products like NX Pro Slide, NX Pro Luxe, Rhino Regal, and NX Seal combine biometric and digital access, intelligent alarm systems, and contemporary interiors—blending security with lifestyle needs for Kerala’s design-sensitive, digitally aware consumers.

To mark the launch, Godrej announced exclusive Onam Suraksha Offers for customers across Kerala. Jewellers purchasing the Defender Aurum Pro Royal Safe will receive a complimentary Countmatic Note Counting Machine (MRP ₹ 19,000), while buyers of the AccuGoldiEDX Gold Testing Machine will get a free Crusader Note Counting Machine (MRP ₹ 25,000). Home customers purchasing any 100X Safe will also receive a concealed Myst-Small Book Safe at no additional cost. ■

Small businesses get top priority in Kerala - Minister Dr. R. Bindu



Higher Education Minister Dr. R. Bindu said that the Kerala government is giving top priority to small and medium enterprises and as a part of that, Kerala has made great strides in the industrial sector. The minister was speaking after inaugurating the International MSME Day celebration, jointly organized by Metro Mart, Thiruvananthapuram Chamber of Commerce, and Kerala Small Industries Association in collaboration with the Kerala State Industries Development Corpn. at Thiruvananthapuram.

Kadakampally Surendran MLA presided over the function. M. Vincent MLA, Confederation of Kerala Tourism Industry President E.M. Najeed, NSIC Chennai Senior Manager and Zonal Head M. Srivalsan, NSIC Kerala Branch Manager Grace Reji and Metro Mart Managing Director C.G. Nair were present.

A panel discussion was organized on the topic of Business for MSMEs: Connecting the Entrepreneurs. Harishankar A.G., (Machine Maker) was the

moderator. K.S.S.I.A. State President A. Nisaruddin inaugurated the seminar.

Mr. Stephen Devanesan, Secretary General FIA, Mr. S. Adikesavan, Former Chief General Manager State Bank of India, Mr. P. Ganesh, Past Chairman CII Kerala State Council, Executive Director, Glass and Glazing Systems Pvt. Ltd., Mr. Yogi Sivan, Managing Director, Indimaasi Healing Village, Mr. C Suresh Kumar, General Secretary, SISSA, Mr. B Jayakrishnan, State Treasurer, K.S.S.I.A, Mr. Sudhir Kumar, B, L.U.B National Working Committee Member and State Patron. Mr. S. Jyothis Chandran, Chairman, Jyothis Group of Schools participated in the panel discussion.

The best performing industrialists were honoured at the event. Venpakal Group of Companies Chairman Venpakal Chandramohan was honored with the Lifetime Achievement Award. He was presented with a cash prize of Rs. 1 lakh and a certificate of appreciation. ■

BUSINESS NEWS

CSL Gets Order for two 70 Ton BP Tugs from Polerstar Maritime Ltd

Polerstar Maritime Ltd, has placed an order for 2 nos of 70 T Bollard Pull Tugs on Cochin Shipyard Limited (CSL), the leading shipyard in India. This is in addition to the 3 nos of the 70 T Bollard Pull Tugs contracted earlier with Udupi Cochin Shipyard Ltd (Udupi-CSL), a wholly owned subsidiary of CSL. Polerstar Maritime is a major player in the niche market of harbour tugs, coastal towing & assistance and marine services at ports.

The vessels will be jointly constructed by CSL and Udupi-CSL under a work-share agreement in CSL's yard in Cochin. The vessels will be propelled by 2-Main Engines of 1838 kW and 2.7m Propellers from Niigata IHI Power Systems Co. Ltd. Japan.



CSL Group has already delivered 4 tugs under the Make in India Initiative program and with this contract, the present order book includes 18 tugs and 2 green tugs, which are in various stages of construction. "Is very happy to receive a repeat order from Polerstar and is also

committed to transform the industry by introducing the Battery Electric Tugs through the upcoming Green Tug Transition Programme announced by the Govt. of India." said Mr. Madhu S Nair, Chairman and Managing Director of CSL.

Hooghly CSL Secures Order for Landmark Luxury Cruise Vessels

Heritage River Journeys Private Limited, operating under the Brand name Antara River Cruises, India's premier Luxury River Cruise operator, has entered into a construction contract with Hooghly Cochin Shipyard Limited (Hooghly CSL) — a wholly owned subsidiary of Cochin Shipyard Limited— for the construction of two Luxury River Cruise vessels to be operated on the Brahmaputra River.

Antara River Cruises, renowned for its immersive voyages along the Ganga, Padma, and Brahmaputra river systems, currently operates a fleet of bespoke luxury cruise vessels that sail South Asia's most iconic rivers. Its flagship vessel, Ganga Vilas, offers the longest, most picturesque river cruise in the world. This epic journey, famously showcased by the



LimcaBook of Records, covers over 3,200 kilometres across 27 rivers, and traverses diverse regions including the Gangetic plains, the Sundarbans, and the Brahmaputra Valley.

The Agreement for construction of the first vessel and a Letter of Intent (LOI) for the second were signed by Shri Sanil Peter, CEO, Hooghly CSL, and Shri Raj Singh, Founder and Chairman, Antara River Cruises, in the presence of Madhu S. Nair, Chairman and Managing Director,

Cochin Shipyard Limited, along with senior officials from CSL and Antara. Once these vessels are put into operation, India - with its large network of rivers and waterways - will secure a prominent position on the global river cruise map, opening a gateway for the country to generate significant revenue from the largely untapped river cruise market.

It will also mark a Historic Milestone in Indian Maritime history — being the pioneer luxury river cruise vessels to be classified under the Inland Vessels (IV) Rules, 2022, and the first to operate on the Brahmaputra River.

This contract represents the synergy of World-Class ship-building Expertise and high-end riverine hospitality, & reinforces a shared commitment to the growth of luxury river cruise tourism in India. Aimed to deliver culturally immersive, sustainable sailing experiences along the country's iconic waterways, this step is envisaged to be a game changer in the history of Luxury River cruising.



SBI to Sell 25k cr. Shares

State Bank of India is all set to sell Rs.25,000 crore worth shares to institutional investors soon which is deemed as the nation's biggest deal of its kind. This would mark the biggest ever sale in India surpassing the Rs.22,000 crore sale of Coal India in 2015.

SBI has shortlisted six investment banks to manage the transactions including Citigroup, HSBC holdings, ICICI securities, Kotak Investment, Morgan Stanley and SBI capital market.

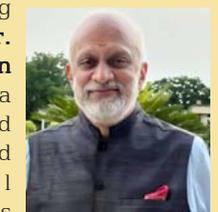
Vasupradah Investment Advisory Services Launched

Two of Kerala's reputed financial professionals have come together to launch Vasupradah Investment Advisory Services Pvt. Ltd., a SEBI-registered Investment Advisor (RIA) firm, headquartered in Kochi. Backed by decades of experience and a track record of principled service, this new venture aims to offer transparent, tailored investment advisory services to retail clients, including NRI's, with ₹ 10 lakh and above in investable assets.



The firm is co-founded by Jaideep Menon, a name familiar to many through his decades of financial columns in Mathrubhumi. A Post Graduate in Securities Markets along with multiple certifications, including CIWM from Moody's Analytics, he has experience of over 30 years. He brings uncommon regulatory insight and analytical depth to the venture.

Joining him is Dr. Neelakantan Pillai, a seasoned banking and capital markets



expert whose three-decade-long career spans product innovation, business scaling, and regulatory system digitisation. With a Ph.D. in Operational Efficiency and Service Delivery, Dr. Pillai has consistently championed structures that serve the customer's long-term interests.

Wipro Brahmins Unveils New Brand Identity

Brahmins, the iconic Kerala-based brand, renowned for its authentic range of spices, ready-to-cook breakfast mixes, pickles, and traditional dessert offerings, has unveiled a refreshed brand identity inspired by Kerala's rich cultural traditions. As part of Wipro Consumer Care and Lighting's Foods portfolio, Brahmins draws inspiration from the traditional golden-bordered Kerala Kasavu - a symbol of authenticity and cultural heritage, and is bringing this to life through two new TVCs that highlight its signature products. This design evolution highlights the brand's enduring commitment to delivering genuine Kerala taste and culinary traditions to households across generations.

Alongside its new visual identity, Brahmins is reinforcing its enduring promise of purity and

quality through the new TVCs. Each film showcases a hero product - sambar powder and puttu powder - underscoring the brand's commitment to authenticity and trust.

The spice range, led by the signature Sambar powder, is made with 100% authentic ingredients and adheres to clean-label standards, with no added oleo-resins, preservatives, or fillers. The breakfast pre-mix range, with puttu powder at the forefront, delivers both taste and natural nourishment, with puttu powder alone offering up to 80 grams of protein per kilogram, making it a wholesome and healthier choice for families. As part of the relaunch, the brand is also focused



on creating high-impact shelf visibility by introducing consistent design elements across product categories. This uniformity enhances brand recall and strengthens Brahmins' presence across retail touchpoints.

Speaking on the relaunch, Mr. Anil Chugh, President of Wipro Foods said, "For decades, Brahmins has been synonymous with trust, authenticity, and the genuine taste of Kerala. This

relaunch honors that cherished heritage, introducing a refreshed brand identity that reaffirms our commitment to delivering wholesome, delicious products made from fresh natural ingredients, using clean and mindful farming methods. With this new identity, we aim to bring the rich flavors of Kerala to a wider audience, both in India and globally."

Cochin Port Joins Hands with OIL for Offshore Oil Exploration Support Base



In a major step towards supporting offshore oil exploration in the Kerala-Konkan Basin, a Memorandum of Understanding (MoU) was signed between the Cochin Port Authority and Oil India Limited (OIL).

The MoU was signed in the presence of Shri B. Kasi viswanathan, Chairperson, Cochin Port Authority and Dr. Ranjit Rath, Chairman & Managing Director, Oil India Limited, by Shri Vipin R. Menoth, Traffic Manager, Cochin Port Authority, and Shri Sanjib Kumar Gogoi, CGM (KGB & MBP) - HoD, Oil India Limited, at a function held at CoPA, Willingdon Island. Senior officials from both the Cochin Port Authority and Oil India Limited were also present at the ceremony.

The agreement will provide critical logistical support to OIL's upcoming drilling operations, scheduled to commence in late 2025. With this partnership, Cochin Port will strengthen its position as a vital hub for offshore energy exploration.

The shore base facility will come up at the port, with provisions for a warehouse, a dry bulk handling plant, and an exclusive jetty and will support offshore vessels operating round-the-clock.

This initiative marks a key collaboration between a major central port and India's second-largest national oil company. The project aims to streamline offshore support operations by offering berthing, refuelling, dry bulk transfer, potable water, and shore power facilities for OIL's vessels.

The Kerala-Konkan offshore block, being explored by OIL, holds promising energy prospects. Cochin Port's strategic location and infrastructure readiness made it the preferred choice for establishing the support base. The agreement is initially valid for 12 months starting June 2025, with scope for extension based on the progress of exploration.

CRISIL upgrades Thomas Cook India Group's ratings to CRISIL AA/Stable/CRISIL A1+

C RISIL has upgraded the long-term rating and corporate credit rating of Thomas Cook (India) Limited to 'CRISIL AA/Stable' from 'CRISIL AA-/Positive'. The short-term rating has been reaffirmed at 'CRISIL A1+'.

The Thomas Cook India Group reported a healthy 11% revenue growth y-o-y to ₹ 8,251 crore in FY25 (from ₹ 7,405 crore in FY24), driven by strong demand across business lines. The travel segment—accounting for over 75% of total revenues—led the surge with 15% growth to ₹ 6,469 crore, Forex and Hospitality grew by 8% and 10% respectively.

Structural cost reduction initiatives, including automation and branch optimisation have contributed to improved operating margins and enhanced return on capital employed, thereby strengthening the Group's financial risk profile. The financial risk profile has also improved following sustained healthy operating performance, as reflected in its adequate capital structure and strong liquid surpluses.

Improved liquidity of the Thomas Cook India Group: with

estimated cash and bank balance of Rs 2,070 crore as on March 31, 2025 (unencumbered balance is ~ Rs. 700 crore), along with annual cash accrual estimated above Rs. 300 crore. Cash and cash equivalents continue to be strong, supporting both investment and operational requirements. CRISIL expects the financial metrics to remain healthy with consistent cash accruals and disciplined capital management.

Mr. Mahesh Iyer, Managing Director & CEO, Thomas Cook (India) Limited said, "This upgrade in CRISIL's long term rating to 'AA/Stable' represents the highest credit rating in Thomas Cook India's history. Also, this is the highest credit rating for any travel and tourism company in India. As leaders in India's travel & tourism industry, it also reflects the Company's growth in earnings, strong balance sheet, long-term resilience and sustainability measures - coupled with the upgrade in our parent company's credit rating to 'A-/Stable'."

BUSINESS NEWS

GST Council set to discuss reducing items in 12% slab

The agenda for the Goods and Services Tax (GST) Council at its next meeting will include deliberations on minimising the 12% tax slab and also finalising the tax treatment on service intermediaries, which could provide the sector relief worth thousands of crores, according to informed sources.

Further, while the meeting was initially supposed to be held in June, there has been some back-and-forth between members of the

Council over the location of the meeting, leading to delays. It will now likely be held in July 2025, which would be more than six months after the last meeting, which was held in December 2024 in Jaisalmer.

According to the rules, the GST Council is meant to meet once every quarter, or three months.

"One of the main agenda items, as part of the overall simplification and rate rationalis-

ation effort, is what to do with the 12% slab," an official aware of the developments said. "One of the internal recommendations was to minimise the slab or maybe even do away with it entirely."

Doing away with the 12% rate would reduce the number of tax rates under GST to 0%, 5%, 18%, and 28%, not counting the specialised rates of 0.25% on diamonds and 3% on gold and silver, or the additional

compensation cess on items in the 28% slab.

Input tax credit

However, many tax experts say that moving items from the 12% slab to 5% might not always be a good thing for the manufacturers. At 12%, they are eligible for input tax credit, which will likely be revoked if they are moved to 5%. This means the manufacturers would not get credit for the tax they pay on inputs. ■

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Air India Crash to Trigger Record Insurance Claim of ₹ 4,080 Cr

While the tragic plane crash at Ahmadabad which claimed the lives of 270 people including passengers, crew and a few inmates of a hostel has sent shock waves across the nation, there is another shocking aspect of the tragedy, ie, the gargantuan amount of insurance claims to be borne by insurance companies. Though we are familiar with road accidents and subsequent insurance claims which may run into a few million rupees, what makes the plane crash mind-boggling for the insurance companies is the huge amount they have to fork out as compensation to the victims and damages to the aviation company. Early estimates indicate that the total insurance payout will be in the range of \$475 million or Rs. 4080 crore.

This is certain to turn out as the biggest insurance claim in India's aviation history. "This aviation insurance claim could be one of the biggest in India's history," says Ramaswamy Narayanan, chairman and managing director at General Insurance Corporation of India. The insurance firm is among the ones that provided coverage for Air India.

Breaking down the huge sum of estimated insurance claims, Narayanan said that out of \$475 million, around \$125 million or ₹1,075 crore is estimated to be that for the aircraft hull and engine and the rest \$350 million, or ₹3,014 crore, for the additional liability claims for loss of life for passengers and others, the report said. ■

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