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ONAM, THE ULTIMATE FESTIVAL

EDITORIAL

Onam is an emotion that unifies Malayalees and this festival transcends all barriers of region, religion and parochial feelings to the extent that the whole state of Kerala is decorated with festoons, garlands, floral carpets, and all sorts of accompaniments and people await Onam with unbridled expectations and excitement which start to build up with the onset of Atham and culminate on the day of Thiruvonam.

Onam is an event to rekindle that spirit of equality and fraternity as prevailed in those days of the benevolent rule of king Mahabali, goes the fable. According to mythology, Onam celebrates the homecoming of King Mahabali when he arrives from the nether world to visit his subjects once every year. The festival is also celebrated as part of the agrarian practices as it is during this time of the year that the farmers reap a bountiful harvest. Each nook and cranny gets decked up and life is at its most glamorous during these times. It is time for merriment and revelry. And every art form of Kerala gets celebrated. Performances are also held across villages and cities where artists showcase their art.

Onam festival, celebrated by one and all with equal fervour, has a unique place in the cultural ethos of the state which is renowned for religious unity and harmony of the people. This Kerala model of harmony and friendship that goes deep into the minds of people belonging to different religions assumes great national importance at a time when disharmony and discord among people belonging to different faiths are raising their ugly heads at various centres, especially in the northern states, threatening the brotherhood and unity of the people.



The ongoing political tussle on 'vote chori' and other bickering among various groups have further aggravated the division in the society with resultant unrest felt all over the nation. The need of the hour is unity, brotherhood and a sense of fellow-feeling which are the hallmark of Onam. Let Kerala's ONAM spirit act as an eye-opener to the whole country and act as a catalytic force in bringing back peace and tranquillity in India, that's Bharat.

TARIFFS & TREMORS

N M PRABHAKARAN

Trump Tariffs Bring India, Russia and China closer

The belligerent attitude of the U S president Donald Trump towards India by declaring 50% tariffs on all exports from India has created ripple effects in the Asian continent to the extent that though the POTUS was using pressure tactics to make India reduce tariffs on agricultural and dairy products as well as stop import of Russian fuel, the results have been contrary to Trump's expectations as India uses it as an opportunity to explore other markets and cement cordial relations with the neighbouring dragon and long standing pal Russia. P M Modi, Russian President Putin and Chinese counterpart Xi Jinping have forged strong ties at their meeting held at the SCO summit at Tianjin, China. The troika firmly expressed their commitment to one another to march towards economic and

commercial cooperation on mutually agreed upon terms.

The latest from Trump stable is that he has urged European Union nations to impose higher tariffs on Indian products as he has done which has further cemented the ties among India, Russia and China.

India and China were drawn to Russian oil, which became cheaper after Western countries cut trade ties with Moscow over its 2022 invasion of Ukraine. They now share a common antagonist in the US, which has imposed sanctions on Russia and put sweeping tariffs on its trading partners.

The meeting of Russia's Vladimir Putin, China's Xi Jinping and India's Narendra Modi marked a rare display of solidarity - and an opportunity for Putin to engage directly with his country's top oil



buyers. The immediate positive results of the Modi-Putin meeting have started manifesting in the Indian market by way of a substantial discount in the Russian crude price to the extent of 4 to 5 dollars. India has done the right thing in exploring alternative

markets to sell our products and forge friendly ties with other countries so that the efforts of U S to browbeat our country are defeated and our economy does not suffer from Trump's despicable actions.



N M PRABHAKARAN

ONAM

THE FESTIVAL OF UNITY

Onam festival is in a league of its own; if you have experienced Onam, you have experienced Kerala

*O*NAM, the most popular festival in Kerala, which Malayalees all over the world celebrate with pomp, gaiety and excitement is a unifying force which binds together all Keralites irrespective of religion, caste or financial status. No other festival anywhere in the world can claim this all-

embracing spirit of unity, harmony, brotherhood and humanitarian values. The fable goes back to the days of yore when Mahabali, an asura king ruled the state which was characterised by equality of all subjects who enjoyed the days with affluence, unity, equality sans



floral carpet is one of the main attractions which begins with Atham wherein women and children collect all kinds of flowers to prepare floral carpet on the entrance of each house and this continues till the tenth day. Wearing Onakkodi or new dress, a sumptuous feast served on plantain leaves and eaten together by members of the family, different forms of folklore, recital of Onam songs, local sports and games etc are the common attractions of Onam all over Kerala. Kerala celebrates this unique festival that sees a surreal blend of tradition, art, culture, myriad flavours and aesthetics.

Onam festival is in a league of its own; if you have experienced Onam, you have experienced Kerala.

THE MAHABALI LEGEND

According to Hindu Mythology, the Brahmin sage Prahlada had a grandson named Mahabali who took over the three worlds by defeating the Gods (Devas). In Vaishnavism, the Devas approached Lord Vishnu to help them in the battle against Mahabali, Vishnu refused considering Mahabali being a good ruler and his devotee. Mahabali performed a Yajna after his victory over the Gods and had to grant anyone any request. Lord Vishnu took this opportunity to test

ONAM IS THE MOST POPULAR FESTIVAL IN KERALA. IT CAN BE TRACED TO THE PRIMITIVE HARVEST FESTIVAL AND ALSO TO THE MYTH REGARDING KING MAHABALI - THE BENEVOLENT ASURA RULER WHO BROUGHT PEACE AND PROSPERITY TO HIS COUNTRY.

Mahabali's devotion and approached Mahabali in the avatar of a dwarf boy called Vamana.

The king offered everything he could to the boy, but Vamana refused and said one must not seek more than one's needs and all he needed was three-paces. Mahabali, although surprised by the boy's wish, agreed to grant it. Vamana grew and covered the

land and water with one foot and the sky with another foot, now to place his third-foot Mahabali offered himself. Vamana trampled Mahabali down to Pathala (hell) but pleased by his devotion offered him a boon to visit his land every year. The revisit of Mahabali marks the festival of Onam.

POOKKALAM - THE FLOWER CARPET

The floral carpet, known as Onapookkalam, is made out of the gathered blossoms with several varieties of flowers of differing tints pinched up into little pieces to design and decorate patterns on floor, particularly at entrances and temple premises like a flower mat. Lamps are arranged in the middle or edges. It is a work of religious art, typically the team initiative of girls and women, who accomplish it with a delicate touch and a personal artistic sense of tone and blending.

The traditional ritual of laying pookkalam starts on Atham day. The pookkalam on this day is called Athapoo, and it is relatively small in size. The size of the pookkalam grows in size progressively with each day of the Onam festival. Only yellow flowers will be used on Atham with only one circular layer made and the design is kept simple. Statues or figurines of Mahabali and Vamana are also



any trace of corruption, cheating or falsehood. Onam is an event to rekindle that spirit of equality and fraternity as prevailed in those days of the benevolent rule of king Mahabali, goes the fable. According to mythology, Onam celebrates the homecoming of King Mahabali when he arrives from the nether world to visit his subjects once every year. The festival is also celebrated as part of the agrarian practices as it is during this time of the year that the farmers reap a bountiful harvest. Each nook and cranny gets decked up and life is at its most glamorous during these times. It is time for merriment and revelry. And every art form of Kerala gets celebrated. Performances are also held across villages and cities where artists showcase their art.

Preparatory celebrations begin ten days prior to the final day of Onam and Atham is the first day which heralds the ensuing ten days of merrymaking. Pookkalam or





installed at the entrance of each house on this day. All over Kerala, Pookalam competitions are a common sight on Onam day.

ATHACHAMAYAM - THE GRAND PROCESSION

The Onam celebrations across the state, starts off with a grand procession at Thrippunithura near Kochi called Athachamayam, also referred to as Thripunithura Athachamayam. The parade features elephants marching, drum beats and other music, folk art forms, floats and colourfully dressed people with masks. In Kerala's history, the Kochi king used to head a grand military procession in full ceremonial robes from his palace to the Thrikkakara temple, meeting and greeting his people. In contemporary times, this is a state supported event.

The parade floats traditionally feature scenes from epics such as the Mahabharata and the Ramayana.

The procession path historically has been from Tripunithura to the Vamanamoorthy Temple in Thrikkakara, Ernakulam district. The temple is dedicated to Vishnu in his Vamana (dwarf) avatar. After arrival at the temple, the marchers offer a prayer.

MUSIC, DANCE & THEATRE

Traditional dance forms include Thiruvathira, Kummattikali, Pulikali, Thumbi Thullal, Onam Kali and others. Thiruvathira Kali is a women's dance performed in a circle around a lamp. Kummattikali is a colourful-mask dance. In Thrissur, festivities include a procession consisting of caparisoned elephants surrounded by Kummattikali dancers. The masked dancers go from house to house

performing the colourful Kummattikali. Onam Kali is a form of dance where players arrange themselves in circles around a pole or tree or lamp, then dance and sing songs derived from the Ramayana and other epics.

Kathakali dance is also commonly performed during this time, with dancers enacting famous mythological legends. A famous venue for this is at Valluvanad which is associated with the growth of Kathakali, and Cheruthuruthy, where Kerala Kalamandalam is located.

PULIKALI - THE TIGER DANCE

On the fourth day of Onam celebrations, performers painted like tigers and hunters in bright yellow, red, and black dance to the beats of instruments like Udukku and Thakil. Literal meaning of Pulikali is the 'play of the tigers' hence the performance revolves around the



HERE COMES MAVELI...

Maveli, Kerala's legendary king of benevolence whose rule was characterized by equality of all subjects, lack of crimes, corruption or cheating and full of affluence, is a mythological character loved by Malayalees world over. Onam is an event to rekindle that spirit of equality and fraternity as prevailed in those days of the benevolent rule of king Mahabali, goes the fable.

Padmakumar, a native of Tripunithura is in high demand several days ahead of Onam, as Maveli, the effervescent emblem of Onam, begins to don every nook and corner of Kerala. Padmakumar who began to don the Maveli character about 39 years ago has turned out to be the most perfect figure to do the role. Traditionally, Maveli is depicted as a semi-comic character with rotund stomach and handlebar moustache, wearing traditional attire and holding his signature umbrella. But Padmakumar has no penchant for the pot-bellied Maveli who appears to entertain people in comedy skits and street performances. Padmakumar appears more like appealing kings as usually depicted in films and dramas.

Padmakumar has been appearing as

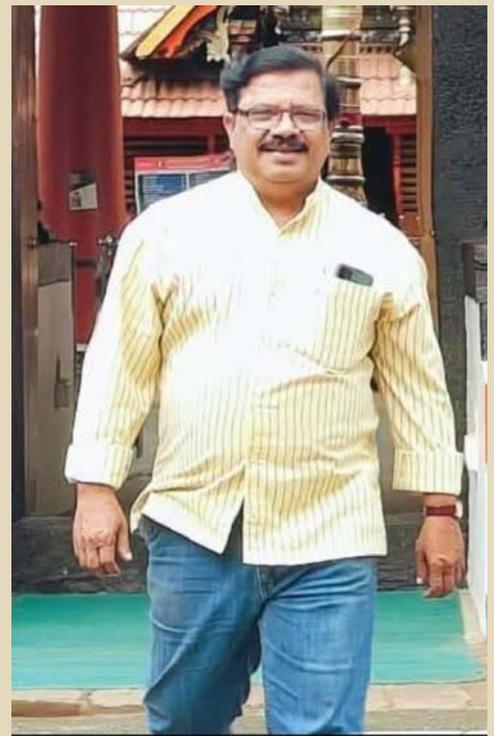


Padmakumar has no penchant for the pot-bellied Maveli who appears to entertain people in comedy skits and street performances. He appears more like appealing kings as usually depicted in films and dramas

Maveli for the famous Tripunithura Athachamayam procession for several years. He takes it as a blessing to do the character for which he begins preparations two days in advance. Make up starts by early 4 a m and it would take nearly three hours to complete it and to turn up as Maveli with all the accompanying paraphernalia. He carries about five kilos of make up including the crown and continues to perform for several hours.

Maveli with Pinarayi

During the more than three decades of playing Maveli, Padmakumar has got opportunities to appear along with various VIPs and prominent personalities. He has a good collection of photos with such prominent figures. While Pinarayi Vijayan attended Tripunithura Athachamayam as chief minister for the first time in 2016, Padmakumar had the opportunity to meet the C M and when Pinarayi turned for the event after



seven years it was Padmakumar as Maveli received him on the stage. Pinarayi recollected his earlier experience of meeting Maveli and introduced Padmakumar to actor Mammootty which Padmakumar warmly cherishes in his mind.

Though Padmakumar gets a number of offers from various quarters for appearing as Maveli, he accepts only invitations from government functions and those from voluntary organizations. Standing as Maveli for several hours with heavy make up and attire is a tiresome experience, still, Padmakumar loves it. His wife V Mini, a singer and son Vishnu Narayanan, BBA student, also provide strong support to Padmakumar. ■

theme of tiger hunting. The folk art is mainly practiced in Thrissur district of Kerala.

The origin of Pulikkali dates back to over 200 years, when the Maharaja Rama Varma Sakthan Thampuran, the then Maharaja of Cochin, is said to have introduced the folk art, who wanted to celebrate Onam with a dance

that reflected the wild and macho spirit of the force. Later, Konar of (Pattalam Road) used to celebrate with great fervour. They popularised the folk genre with steps and body language peculiar to a tiger being stalked by a hunter, enacting a play of the hunter and the beast. Along with the celebrations, they used to

perform the art form decked as tigers with peculiar steps resembling the tiger, then known as 'Pulikkettikali' which was immensely enjoyed by the locals. Pulikkali in Thrissur is held in memory of this event.

VALLAMKALI - THE SNAKE BOAT RACE

The Vallamkali, well-known races include the Aranmula Uthattadhi Boat Race and the Nehru Trophy Boat Race. Numerous oarsmen row huge snake-shaped boats. Men and women come from far and near to watch and cheer the snake boat race through the water. This event is particularly featured on the Pampa River, considered sacred and Kerala equivalent of Ganges River.

Onam festival, celebrated by one and all with equal fervour, has a unique place in the cultural ethos of the state which is renowned for religious unity and harmony of the people. This Kerala model of harmony and friendship that goes deep into the minds of people belonging to different religions assumes great national importance at a time when disharmony and discord among people belonging to different faiths are raising their ugly heads at various centres, especially in the northern states, threatening the brotherhood and unity of the people. Let Kerala's ONAM spirit act as an eye-opener to the whole nation. ■



How much money do you need to be truly financially free?

Many people feel that to be financially free, you need to earn a lot. But that is not the full truth. Earning well helps. But it is not enough. Financial freedom can be achieved by following good financial habits, proper planning and investing.

Financial freedom is a term that is used loosely by most people. But in its truest sense, it has a very simple meaning at its core – it is about reaching a stage where you have enough money to take care of your expenses for the rest of your life without needing to work again. A stage where whatever you have accumulated to date will start generating growing income that will be enough for the rest of your days.

That is what true financial freedom is, though it may still mean different things to different people. For women, it might mean being able to handle their finances their own way. For someone young, it might mean having enough money to leave a job and travel for some time.

But in its truest sense, financial freedom means having enough money to never have to work for money again. That's a nice place to be in, isn't it?

But be reminded that financial freedom and early retirement are two different things. Financial freedom is about having enough money to have the option to retire early. While early retirement is about retiring with 'enough' money.

Some of you may have noticed that I have used the word 'enough' a few times already. And that is at the centre of the financial freedom discussion.

Some say that a corpus of 30-40 times of your current annual expenses is good for achieving financial freedom today. So, if your annual expenses (not income) are about Rs 10 lakh, then, using the 30-40x norm, a corpus of Rs 3-4 crore is what you need.

If I delve into the deep mathematics and scenario analysis of financial freedom, it will scare away half of the financial freedom enthusiasts. But let's take a simple example.

Suppose you are a 30-year-old with a young family who wants to become financially free by the age of 50. Your annual expenses are Rs 6 lakh and you expect to live till 85.

You have 20 years to save money that will then be enough for the remaining 35 years of your life. Yes, that is your financial life equation.

Assuming variables such as 6 percent inflation, 7 percent post-retirement returns, and a 60-40 percent equity-debt portfolio during accumulation, you would need close to Rs 6 crore at 50 to say that you are financially free.

But will Rs 6 crore truly be enough? May be not. Why? A few thoughts:

You need to save separately for your children's future (education and marriage). Unless you plan to stay on rent, the cost of purchasing a house is not considered in this



figure. This figure assumes regular annual expenses. But some expenses occur once every few years, like car replacement and house repair and maintenance, so those are separate.

It's also a good idea to have a buffer for unexpected and unplanned expenses which are uninsured. Like a health contingency fund that can come in handy in later years.

Risky assumptions

Unrealistic assumptions are a big risk that can derail financial freedom plans. Most people are unaware of how sensitive retirement planning calculations are for various inputs.

If you get overly optimistic and make assumptions then you will mess up badly. The worst is that you will mess up and run

out of money when you are old. Scary scenario!

Also, you need to protect your corpus as you get closer to your pre-decided financial Freedom Day because it is then when a bad sequence of returns for a few years can really mess up your plans. Do read why you need to protect your corpus from market crash before retirement.

Also, remember that we Indians have a growing life expectancy. Unlike previous generations, which sadly didn't live for long after retirement, for many of our generations, the number of years after retirement will be much higher. So, you really need to be careful about retirement or financial freedom planning.

All said and done, you are now excited about financial freedom. Having enough money to never have a boss. A dream, no doubt. So how to go about it? How to achieve it?

How to invest for financial freedom

This isn't going to be easy. To be fair, it's not supposed to be easy or else every second person would have been financially free by now.

But it's not impossible. Many people feel that to be financially free, you need to earn a lot. But that is not the full truth. Earning well helps. But it is not enough. Financial freedom can be achieved by following good financial habits, proper planning and investing.

Here's what you should be doing: Be ready to save a lot. Just investing 10-20 percent of your income will not work. You need to invest a lot more. Find out (or take help from a good investment advisor) to get basic numbers in place – like how much you need to invest to retire at regular age of 60. Find out how much you need to save for other goals like children's future, house purchase, etc.

GST exemption on insurance: Policyholders might gain

Acknowledging the need for reducing GST on something as critical as life and health insurance, the government has decided to exempt this category entirely. Currently, the GST rate on term and health insurance is 18 percent. However, this does not automatically mean that the policyholders will get the entire benefit of nil GST.

The great Indian GST (Goods and Services Tax) reset is now underway. From September 22, Goods and services will either be GST-exempt or attract tax at the rate of 5 percent, 18 percent, and 40 percent (for 'sin' goods).

Acknowledging the need for reducing GST on something as critical as life and health insurance, the government has decided to exempt this category entirely. Currently, the GST rate on term and health insurance is 18 percent. However, this does not automatically mean that the policyholders will get the entire benefit of nil GST.

Here's a guide to understanding the implications of GST 2.0 for policyholders and investors:

Life and health insurance premiums are not exempt from GST. Will premiums become cheaper?

This is the biggest question on the minds of individuals. Insurers say they will be unable to claim input tax credit and thus offset GST paid on their operational expenses, including administrative and marketing spends. This will push up their overall costs, they argue.

Broking firms say that the companies will have to raise their premiums to offset the loss of ITC. International brokerage CLSA, for example, expects insurers to hike base premiums by 1-4 percent.

Will insurers pass on the entire GST cut benefit to policyholders?

So, the final benefit to customers will depend on the insurers' approach; some may pass on the ITC loss, but others feel the government and IRDAI could make sure that the companies absorb the same.

Policyholders might see higher savings on premiums, but the extent of the benefit is a grey area due to the input tax credit hiccup.

For example, let's say the base premium is Rs 20,000. An 18 percent GST means that the policyholder's outgo is Rs 23,600 at present. Insurers' operational expenses are Rs 5,000, on which GST amounts to Rs 900. Pre-GST exemption, this Rs 900 could be claimed back via ITC. With nil GST, however, insurers will lose ITC worth Rs 900. So, the effective new premium will be Rs 20,900.

The move will make medical insurance affordable for all, particularly senior citizens, for whom health coverage is critical. While input tax credit dominates discussions, other factors could influence premiums more than GST rate in the future. There are several other factors that play a role in raising the premiums -- healthcare inflation and also customers' behavioural patterns due to the availability of policies with no room rent capping. This can lead to adverse claim experience for insurers, which, in turn, could push up the premiums.



Insurers and policyholders will now have to await clarity from the Insurance Regulatory and Development Authority of India (IRDAI) in the form of detailed guidelines on the rollout of this measure. Exempting the individuals' health and life insurance policy premiums from the levy of GST altogether is a naturally well-intended measure. But, to pass on this benefit to the end consumers, two things further need to be done. Firstly, just like we have savings clause of section 536 in the new Income Tax Act, 2025, a similar savings clause should now be inserted in the GST Act, to provide that eligible ITC credit available as on September 21, 2025, will continue to remain eligible and available either for adjustment against output tax liability or refunds.

Does it make sense to wait until September 22 to renew existing insurance policies?

For example, let's say the base premium is Rs 20,000. An 18 percent GST means that the policyholder's outgo is Rs 23,600 at present. Insurers' operational expenses are Rs 5,000, on which GST amounts to Rs 900. Pre-GST exemption, this Rs 900 could be claimed back via ITC. With nil GST, however, insurers will lose ITC worth Rs 900. So, the effective new premium will be Rs 20,900.

Some health insurance policyholders whose renewal is due before September 22 might be tempted to wait and pay the premiums during the grace period to avail of the new GST rates. However, this is not a sound strategy. Ideally, you should renew your policy now. Any delay, even for a day, can leave you without coverage and expose you to unexpected medical expenses. Health emergencies come without warning, so it's always better to stay protected rather than wait for short-term savings.

What about life insurance purchase and renewal?

In the case of life insurance policies, there is a view that companies that do not want to absorb the ITC loss could hike base premiums for new policies. This is because life insurance policies carry level premiums that cannot be revised in future years. Older policyholders will get the complete benefit of GST exemption, while new policyholders might see increased premiums, depending on the insurer's decision on absorbing or passing on the ITC loss.

Will the GST exemption on endowment, ULIPs give them an edge over mutual funds?

As a prudent financial planning strategy, it's best not to mix investments and insurance. Financial planners recommend buying a large term insurance cover to protect your dependents financially in your absence and investing through mutual funds for long-term wealth creation.

However, some high-net-worth investors do buy endowment and Ulips to take advantage of the tax exemption on maturity proceeds under section 10(10D), subject to certain caps.

Given this tax benefit and now GST reduction, it is possible that insurance agents could use these as key selling points. However, overall, most Ulips are still costlier than mutual funds. Also, insurance is a need-based product. For example, you should buy term insurance only if you have dependents.

Do you need an unlimited health insurance cover?

With medical inflation rising since then - estimated at over 14-15 percent per annum - talk of Rs one crore cover has gained prominence and now, some non-life insurers such as Bajaj Allianz, ICICI Lombard and more recently Niva Bupa have stepped up with an 'unlimited' sum insured plans with varying features.

Over five years ago, when the COVID-19 pandemic struck, many Indian families had realised that a Rs 5 lakh health insurance cover was simply not enough. Back then, several health insurance experts had recommended a minimum cover of Rs 10 lakh to start with, besides top-up plans to enhance coverage, depending on affordability.

With medical inflation rising since then - estimated at over 14-15 percent per annum - talk of Rs one crore cover has gained prominence and now, some non-life insurers such as Bajaj Allianz, ICICI Lombard and more recently Niva Bupa have stepped up with an 'unlimited' sum insured plans with varying features. People realise that they might have compromised on the quantum of coverage only after a major health emergency strikes. They buy covers of Rs 10-20 lakh to start with, but it is not simple to increase the amount later as the insured could develop serious conditions. Medical inflation makes continuous upgradation difficult.

For example, Niva Bupa's recent product - ReAssure 3.0 - promises to offer unlimited base sum insured across variants for all claims and illnesses. "The idea behind introducing unlimited SI is that policyholders should never have to compromise on the quality of treatment. In many developed countries, there is no concept of sum insured. There are lifetime limits for a person or a particular disease," said Niva Bupa.

Those seeking insurance need to know the fineprint in built-in features as well as rider benefits bundled with products. Bajaj Allianz, which launched its Infinity plan in 2020, allows a policyholder to choose coverage limit based on per day room rent options ranging from Rs 3,000-50,000. The sum insured will be 100 times the per day room rent limit, according to Bajaj Allianz. If the claim amount exceeds this cap, co-payment of 15 percent, 20 percent or 25 percent, as selected at the time of purchase will come to play. ICICI Lombard's Elevate, through Infinite Care rider, offers unlimited coverage for any one claim of choice during the policy's tenure. The premiums vary as per the variant, features and the insurer. For example, a 35-year-old will have to pay an annual premium of approximately Rs 17,000 for the unlimited cover; in the case of Elevate, the premium could work out to Rs 30,000.

Such covers are truly 'unlimited' in the sense that there is no maximum cap on the sum insured. The big question on the minds of most consumers is 'What is the right sum insured for me'? Certain treatment procedures - like lung transplant, for instance, can cost up to Rs 1 crore. The objective is to take away the anxiety. Also, allied features associated with SI such as no claim bonus are now not relevant, so from policyholders' perspective, these newer products are simpler to



understand. We will see more companies launching such policies in the days to come.

Necessity or Excess?

Experts believe an unlimited health insurance sum insured can be a source of comfort in times of spiralling medical inflation. "The idea is that such covers will be useful in future. For example, a 35-year-old might buy a cover of Rs 25 lakh now, but she will probably develop an illness and file a claim, say, 10-15 years later. A Rs 25-lakh cover would have lost value by the time she actually needs the cover," said Niva Bupa.

Besides, many well-heeled Indians may not prefer admission to general ward or a shared space, preferring single occupancy rooms instead. Since charges like doctor's fees or

operation theatre charges are linked to room rent, choosing a higher category pushes up overall cost of treatment. Customers no longer need to make educated guesses about tomorrow's medical costs or worry if their cover will keep up. It's about ensuring that healthcare needs 10, 20, 30 years down the line will still be met - without a single thought about inflation or limits.

Limitations and Conditions

Before opting for such covers, one needs to know the flipside too. It is worth asking whether these plans score over high value covers - be it a single large cover of Rs 1 crore or an equivalent base plus top-up - in the backdrop of rising hospitalisation costs.

Some individuals must be financially prepared for high-value claims, these are not frequent, argue some experts. These are optically-pleasing features, but we are yet to see companies actually paying out such high value claims consistently in a hassle-free manner. Also, these plans can be withdrawn in case of the insurer's adverse claim experience. You might be asked to migrate to a policy that may not be as feature-rich as these products.

Health insurance policies from general insurance companies are annually renewable contracts, and even if the premiums seem affordable at the time of purchase, these can go up in line with your age, medical inflation and your insurer's claim experience. At that age, you might find it difficult to pay the premiums. Also, there is a question mark over the sustainability in the long-term due to an alarming rise in costs of medical treatment. You need health insurance for lifetime, but insurers can withdraw loss-making products and ask you switch to another plan at a later stage. This is the key challenge with such plans. Finally, experts also advice that the key metric to focus on, beyond the feature-rich offerings, is the companies' claim settlement ratio. ■

Health insurance policies from general insurance companies are annually renewable contracts, and even if the premiums seem affordable at the time of purchase, these can go up in line with your age, medical inflation and your insurer's claim experience. At that age, you might find it difficult to pay the premiums. Also, there is a question mark over the sustainability in the long-term due to an alarming rise in costs of medical treatment.

How to generate Rs 50,000 pension per month from NPS?

The employer-provided cover is not forever – it is there for you only till the time you have the job or are employed with that company. The day you move, the cover ceases to exist. Your future employer may not offer adequate sum insured or exclude parents from coverage. And as you grow older, the cost of buying health insurance rises, which is why you need to buy a separate cover at a younger age.

Despite its shortcomings, the National Pension System is a beautiful product. Although people are quite keen to use the extra Rs 50,000 NPS tax benefit, beyond that amount, people tend to avoid it. And the reason is that some of its features like illiquidity until a very late age (55-60 years), mandatory purchase of annuity and taxability of annuity income.

To be fair, the so-called primitive rule of mandatory annuitization to get a pension from the NPS corpus in retirement years is not a bad idea for many. If you are not convinced, then do read this.

No doubt NPS is a long-term commitment and takes decades to deliver. But it is still an excellent instrument that rightly focuses on putting in place a pension income for the retirement years.

Unlike the Old Pension Scheme, the NPS pension amount isn't guaranteed and depends on your accumulated corpus. Even so, it's a product that provides certainty of income post-retirement.

Before we see how to generate Rs 50,000 pension income per month, we need to understand the annuitisation rule of NPS.

Minimum 40% annuitization rule

As per the current rules, one cannot withdraw the entire NPS corpus at maturity. You have to use at least 40% of the corpus to purchase annuity, which will provide pension income after retirement.

The remaining 60% can be withdrawn tax-free but if one wants, one can even use more than 40% of the corpus (and up to full 100%) to purchase annuity.

Rs 50,000 monthly pension from NPS

If you want to get a monthly pension of Rs 50,000 from NPS, then we will have to back-calculate the corpus requirement based on the 40% annuity rule.

Annuities come in various flavors. But for simplicity and latest rates, an annuity rate of 6% can be assumed.

If you only use the mandatory 40% NPS corpus for purchasing annuity, then at annuity rate of 6%, you need a Rs 2.5 crore NPS corpus. Out of this, 40% or Rs 1 crore will be used for purchasing annuity. This annuity (at 6%) will generate Rs 6 lakh yearly or Rs 50,000 monthly pension.

The above is when only 40% corpus is used for annuity purchase. You then also get Rs 1.5 crore (remaining 60%) as lumpsum tax-free withdrawal.

But if you are willing to use a higher percentage for annuity purchase and pension



installation, then the required size of the NPS corpus changes:

- 40% for annuity purchase – NPS corpus required Rs 2.5 crore
- 60% for annuity purchase – NPS corpus required Rs 1.7 crore
- 80% for annuity purchase – NPS corpus required Rs 1.3 crore
- 100% for annuity purchase – NPS corpus required Rs 1.0 crore

The numbers will change for different annuity rates. We used 6% as an approximate for prevailing annuity rates for a 55-60-year-old retiree.

Top-ups provide additional sums assured for health insurance. Top-up plans are much cheaper than a regular health insurance policy. This is because a top-up policy carries a deductible. A policyholder can claim for expenses up to the deductible amount from their base plan, i.e., the employer-provided group health. Expenses over and above the deductible can be claimed from the top-up plan.

Also, the annuity income is taxable at a retiree's tax slab rates. So to get a post-tax pension of Rs 50,000 monthly in hand, a slightly higher corpus is required.

Let's now focus on how to reach a Rs 2.5 crore NPS corpus needed to get Rs 50,000 monthly income if 40% is to be used for annuity.

How to accumulate Rs 2.5 crore in NPS?

The answer varies for different starting ages:

- Starting at age 25, you need to invest Rs 7-9,000 monthly in NPS for the next 35 years (at 9-10% returns) and assuming 40% of the corpus is used for annuity purchase. Starting at 35, Rs 19-23,000 monthly needs to be invested for the next 25 years
- Starting at 45, Rs 59-65,000 monthly need to be invested for the next 15 years

As is clear, if you start a bit early, then by investing a small amount every month in NPS you can build a huge corpus and get a solid pension.

But while a Rs 50,000 monthly pension might look good for today's retiree, it will be grossly insufficient for those retiring in the next 20-30 years. Also, the annuity rate is around 5-6% today. But you cannot rely on it being that high in the future. So take the above discussion with a pinch of salt – knowing that doing this alone will not be enough.

You need to invest more, preferably in equity funds, in addition to your Employees' Provident Fund and NPS to secure a proper retirement income.

SIP with a twist: Is it worth it?

Over time, fund houses and various mutual fund distributors have introduced some value-added features in SIPs that claim to add some returns or to bring down the volatility or do both. Should you go for them?

You invest in mutual funds (MFs) through systematic investment plans (SIP)—particularly in the case of equity funds—because you do not want the bother of initiating a transaction every month. It's automatic. But with markets getting to be increasingly volatile in the past few years and investors wanting newer options to invest, many regular SIPpers want a bigger say in the way they do their SIPs. For instance, how about reducing your monthly contributions when the markets go up and topping up your SIPs when markets fall?

Over time, fund houses and various mutual fund distributors have introduced some value-added features in SIPs that claim to add some returns or to bring down the volatility or do both. Should you go for them?

What is on offer?

Fund houses like HDFC Asset Management Company and ICICI Prudential Asset Management Company offer what are typically referred to as value SIPs with names like Flex and Booster SIP, respectively. They are called value SIPs because your monthly contribution depends on the market value and conditions.

Kotak Mahindra Asset Management Company has also recently started offering what it calls Smart SIP. Distributors such as RankMF and FundsIndia also offer such plans in the name Power SIP and Smart SIP, respectively.

While the traditional SIP invests a fixed sum of money at regular intervals like monthly or weekly, these differentiated SIPs intend to invest more in equity funds when the markets are falling and invest less when the markets are flying in the high-valuation zone. While a few such facilities deduct a fixed amount from your bank account, some others may keep varying the amount within a stipulated band using an in-house formula.

For example, RankMF deducts a fixed amount each month from your bank account and invests a certain part of that money into a chosen equity fund and rest in a liquid fund based on an in-house valuation model. Every month, based on its reading of the markets, it decides how much goes into the equity and how much in the liquid fund. The money invested in the liquid fund stays there till stocks fall and valuations turn attractive. When the model indicates a favourable timing, the money so kept in the liquid fund is channelled into the equity fund.

HDFC Flex SIP, on the other hand, invests a sum of money that is the higher of the fixed sum you have agreed on or the sum calculated based on the market value of past investments, fixed sum of money agreed to be invested and number of instalments.



Step it up, slowly

Many of us get a salary hike every year. Financial planners always suggest increasing your SIP commitments every time you get a salary hike.

With rising income, expenses also go up as the lifestyle improves. Many of us start small and there is a need to fill that gap in investments. As your income goes up, you have to increase the SIP amount to take care

of general inflation, lifestyle inflation as well as new financial goals you may have.

Step-up SIPs help you do just that. A few of these ask the investors to commit the increased SIP amount and the time interval at which such increases need to be implemented. For example, you start with a fixed sum for an SIP and choose to increase your SIP by, say, 5 percent every six months.

However, some distributors do not ask for any prior commitments and instead increase SIP amounts at any time during the tenure of the existing SIP.

A step-up SIP aims to build a higher corpus required to offset lifestyle inflation and also to deploy increased savings that accrue with rising income. What should you check?

But all these arrangements need to be looked into in detail. Many of these distributors do not register these arrangements as 'SIP' with the respective fund house. They are carried out as a chain of lump-sum investments into respective schemes. If the fund house for any reason decides to restrict inflows into the scheme and allows only investments in an SIP, investors in such plans will not be able to continue with their SIPs.

If the allocation to the equity fund is going to change each month—which can range between 10 percent and 300 percent of the SIP amount—then it is better to know how the sum gets deployed and how much money actually moves from your bank account. In most cases, the SIP amount is fixed, but if there is a provision to deduct more than the fixed amount you agreed on, then you have to maintain the required balance in your bank account.

While the traditional SIP invests a fixed sum of money at regular intervals like monthly or weekly, these differentiated SIPs intend to invest more in equity funds when the markets are falling and invest less when the markets are flying in the high-valuation zone. While a few such facilities deduct a fixed amount from your bank account, some others may keep varying the amount within a stipulated band using an in-house formula.

Aster Medcity Performs Kerala's First Robotic-Assisted Cardiac Bypass Surgery

- The patient, a 42-year-old woman, made a remarkable recovery in just 4 days and was discharged thereafter
- The robotic-assisted surgery leads to less visible scarring, faster recovery and reduces risk of post-surgical complications significantly

Aster Medcity, one of the best multispecialty hospitals in the country, trusted for its clinical expertise and use of cutting-edge technology, has successfully performed the state's first-ever robotic-assisted Coronary Artery Bypass Grafting (CABG) surgery, marking a significant advancement in cardiac surgical care. This pioneering procedure was performed on a 42-year-old woman, Ms. Nisha Purushothaman. The patient, hailing from Guruvayur, experienced a rapid recovery and was discharged just four days after the surgery.

Ms. Purushothaman, who was diagnosed with severe triple vessel disease, consulted doctors at Aster Medcity after conventional angioplasty was deemed not a viable option. Fearing a traditional open-heart surgery, which involves a large incision and longer recovery time, the surgical team

recommended a robotic-assisted MIDCAB (Minimally Invasive Direct Coronary Artery Bypass) procedure, offering her a superior and safer alternative. While minimally invasive cardiac surgery (MICS) has been a significant advancement, robotic assistance takes it to the next level. The robotic system provides surgeons with enhanced precision, control, and visualization during complex operations.

Commenting on this, Mr. Ramesh Kumar, COO, Aster DM Healthcare, said, "At Aster, our mission has always been to bring the most advanced healthcare solutions closer to the people. The successful completion of Kerala's first robotic-assisted cardiac bypass surgery is a proud milestone for us and a transformative step for cardiac care in the region." The surgical team from the Department of Cardio



Nisha Purushothaman who has successfully undergone state's first-ever robotic-assisted Coronary Artery Bypass Grafting surgery, at Aster Medcity receiving Onakkodi from the doctors.

Vascular Thoracic Surgery, under the leadership of Robotic Cardiac Surgery Senior Consultant Dr. M.M. Yusuf, performed the complex procedure with precision. Other key members of the team included Cardio Vascular Thoracic Surgery senior

consultants, Dr. Manoj P. Nair and Dr. George Varghese Kurien, and Associate Consultants, Dr. Sabin Sam, and Dr. Jishnu Palliyani and Senior Consultant from the Department of Anaesthesiology, Pain Medicine and Critical Care Services, Dr. Suresh G Nair.

2nd LK Short Film Festival Logo Launched



The LK Short Film Festival provides a platform for young filmmakers in India to showcase their creations, connect with national and international cinema, and build opportunities necessary for their growth in the film industry.

Organized under the initiative of the LK Foundation, Delhi, the official logo of the second edition of the LK Short Film Festival was unveiled in Kochi. The ceremony was inaugurated by Kochi Mayor Adv. M. Anilkumar, in the presence of renowned director and former Chairman of the Kerala State Chalachitra Academy, Sri. Kamal.

Following this, LK Short Film Festival Jury Chairman Kamal, Kochi Mayor Adv. M. Anilkumar, along with film stars Sidharth Shiva, Rajeev Rangan, Asha Aravind, and Anumol jointly released the logo of the festival's second edition. The film stars extended their best wishes on the occasion. Festival Director Rajesh Puthanpurayil welcomed the gathering and Festival Co-ordinator Aswathy proposed a vote of thanks.

Short films with a duration of 5 to 30 minutes can be submitted via the official website www.lkfilmfestival.com. The 2nd LK Short Film Festival will be held in April 2026 in Kochi.

CEAT Reduces Price of Tyres

CEAT has reduced the prices of all its tyres to ensure that customers can avail the benefits of the GST reforms announced by the central government. The company will pass on 100% of the benefits to both distributors and customers. GST on new tyres has been reduced from 28% to 18%. Meanwhile, tractor tyres and tubes will attract only 5 per cent GST.

Arnab Banerjee, Managing Director and CEO, CEAT Limited, said, "We thank the Central Government and the GST Council for the timely and progressive decision to rationalize tax rates in the tyre sector." The reduced prices according to the new GST rates will be applicable to all CEAT products from September 22.

SEBI Eases Norms for Foreign Investors

Securities and Exchange Board of India, (SEBI) has unveiled reforms easing minimum dilution norms for IPO-bound companies, and creating a single-window system for low-risk foreign investors like sovereign wealth funds, central banks, and retail funds, eliminating repeated paperwork. The relaxation comes amid rising foreign outflows, driven by steep US tariffs, weak earnings and rich valuations.

Overseas investors have withdrawn \$11.7 billion from Indian stocks and debt in 2025. It also tightened governance at stock exchanges by mandating two executive directors, splitting critical-operations (trading,

clearing, settlement) and regulatory-compliance (risk, investor grievances) roles. For issuers with a market cap of Rs 1-5 lakh crore, the minimum public offer has been raised to Rs 6,250 crore and at least 2.8% of post-issue market cap, compared with Rs 5,000 crore and 5% earlier. Companies listing with less than 15% public float will now have 10 years to meet the 25% minimum public shareholding requirement, while those starting with 15% or more will get 5 years.

The relaxed timelines, once notified by govt, will also apply to firms yet to comply under existing rules.

BUSINESS NEWS

TVS LAUNCHES NTORQ150

INDIA'S QUICKEST and FIRST HYPER SPORT SCOOTER



TVS Motor Company, a global leader in two and three-wheeler segments, has launched the TVS NTORQ 150, India's quickest Hyper Sport Scooter. Powered by a 149.7cc race-tuned engine and inspired by stealth aircraft design, the scooter is a symphony of high performance, sportier aesthetics and cutting-edge technology to

cater to a new generation of riders, with a special introductory price of Rs. 119,000 (Ex-showroom, All India).

Building on the TVS NTORQ story of always evoking awe, the new scooter will be yet another icon of tomorrow. Its MULTI-POINT projector headlamps, aerodynamic winglets, coloured

alloy wheels, and signature muffler note highlight its racing DNA, while a hires TFT cluster with 50+ smart features, including Alexa and smartwatch integration, live tracking, navigation, and OTA updates makes it the most advanced scooter in its class.

Commenting on the launch, Mr. Aniruddha Haldar, Senior Vice

President — Head Commuter & EV Business and Head Corporate Brand & Media, TVS Motor Company said, "Over two million NTORQians and 50 self-managed ride groups and communities, define the relationship that has been built between one of India's most loved and iconic automotive brands and its riders. TVS NTORQ has been synonymous with striking design, superior performance and new age technology. The introduction of the all new TVS NTORQ 150, is designed to meet the evolving high performance aspirations of the Gen Z! TVS NTORQ 150, India's first hyper sport scooter with its hyper futuristic design, hyper tuned performance, and hyper connected tech will thrill its riders, and significantly strengthen and expand the TVS NTORQ brand franchise."

PERFORMANCE

The TVS NTORQ 150 is powered by a 149.7cc, air-cooled, O3CTech engine that delivers 13.2 PS at 7,000 rpm and 14.2 Nm torque at 5,500 rpm. Accelerating from 0–60 km/h in just 6.3 seconds and reaching a top speed of 104 km/h, it stands as the quickest scooter in its class.

Building a Genetic Future: A New Pillar for Public Health in Kerala



Dr. Devi Saranya S
MD Pediatrics (AIIMS, Delhi),
DM Medical Genetics (AIIMS, Delhi)
Consultant Medical Genetics,
Rajagiri Hospital

Kerala has always taken pride in its robust healthcare system, leading the nation in tackling public health challenges. We have excelled in managing infections, ensuring safe deliveries, and caring for premature babies. But a new, silent challenge has emerged, and with it, a revolutionary field of medicine that offers incredible hope: Medical Genetics. With traditional causes of infant mortality declining, genetic and metabolic conditions have become a leading cause of concern. These are not conditions caused by neglect; they are spelling errors in the body's fundamental instruction manual—our DNA. The good news is that for a growing number of these disorders, we now have the tools to not just diagnose, but to effectively treat and even cure them. The key is "early identification". This is not a theoretical concept. It is the reality for families like that of baby Umar. Umar was born seemingly healthy but became critically ill within days. A rapid

genetic diagnosis at the country's apex institute revealed Methylmalonic Acidemia (MMA), a disorder where the body cannot break down certain nutrients, causing a toxic build-up. Left undiagnosed, it is fatal. But with a diagnosis in hand, doctors



Umar is now on a normal diet and showing remarkable improvement (file image)

immediately started him on a special diet and medicine, saving his life. However, the disease was severe. Despite meticulous medical management, it slowly began to outpace their control. A liver transplant was the only definitive option to offer him a permanent cure and a chance at a normal life. This life-changing intervention was offered by Rajagiri Hospital, where Umar

received a part of his mother's liver in a powerful act of love and healing. Today, Umar is a thriving two-year-old, living a normal life. His story is a powerful testament to how a genetic diagnosis can pivot a story from tragedy to triumph.

Umar's case highlights the three pillars of modern genetic medicine:

Prevention: Genetic counselling can guide couples with a family history of disorders, preventing the birth of a child with a severe condition.

Early Diagnosis: Expanded newborn screening and genetic testing can catch treatable disorders in the first days of life, before damage occurs.

Precision Treatment: From special diets to enzyme replacements and transplants, a precise diagnosis allows for targeted, effective management.

Kerala is uniquely positioned to lead this revolution. We have the infrastructure, the talent, and a society that values health literacy. At Rajagiri Hospital, we are building a dedicated Medical Genetics unit to serve this very purpose. Our goal is to make these advanced services accessible, demystify the process, and walk alongside families on their journey.

My appeal to the medical community and the public is this: let us change our mindset. Genetic evaluation should not be a last resort after years of struggle; it should be an early, standard step for children with unexplained developmental delays, multiple health issues, or unusual newborn screening results.

Umar's second chance is what we want for every child. By embracing the power of genetics, we can ensure that our children's health is not left to chance, but guided by knowledge, compassion, and cutting-edge science. We invite you to learn more about this new frontier in healthcare with us.

rajagirihospital.com 0484 290 5000 / 7184 000
Chunangamvely, Aluva, Kochi, Kerala 683112



Did You Know?

Your Questions on Genetics, Answered.

Q: Is genetic testing only for rare, untreatable conditions?

A: No! This is a common myth. Many genetic disorders are well treatable with diet, medication, or surgery if caught early. A diagnosis is the first step to effective action.

Q: Who should consider seeing a Geneticist?

A: Consider a consultation if:
oYour newborn screening result is abnormal.
oYour child has unexplained delays (sitting, walking, talking).
oThere is a family history of genetic disorders, unexplained deaths, cancers
oA prenatal scan detected a possible anomaly.

Q: What happens in a Genetic Counselling session?

A: It's a conversation. We map family history, explain risks and testing options in simple language, and provide support to help you make informed decisions without any pressure. It is about empowerment.

Maruti Customers Celebrate Onam Benefits Even After Onam

BUSINESS NEWS

Onam celebrations may have ended, but Kerala's automobile market continues to witness strong momentum, driven by Maruti Suzuki's aggressive pricing strategy and the recent GST 2.0 tax reforms. The country's largest carmaker, which commands a 54% market share in Kerala, is extending the Onam cheer with attractive booking offers and significant price reductions across its portfolio.

The implementation of GST 2.0 has simplified the tax structure for automobiles, reducing the GST on small cars from nearly 30% to just 18%. This move has translated into substantial price cuts for Maruti's popular models. Entry-level hatchbacks such as Alto K10, S-Presso, Wagon R, and Swift have become more affordable, while sedans and SUVs like Dzire, Brezza, and Ertiga also offer notable reductions. For Kerala, where compact cars dominate the market, this reform is expected to accelerate demand and make car ownership more accessible for middle-class families.

Maruti Suzuki has complemented the tax benefit with

special booking offers, creating a combined savings opportunity that is hard to ignore. For instance, the Alto K10 now offers a total benefit of over Rs. 1.35 lakh, including a GST reduction of Rs. 52,911 and an additional discount of Rs. 83,000. The S-Presso delivers savings of around Rs. 1.20 lakh, while the Wagon R and Celerio offer benefits of approximately Rs. 1.47 lakh and Rs. 1.45 lakh respectively. The Swift, one of Maruti's best-selling models, provides one of the highest savings at Rs. 1.60 lakh, combining a GST benefit of Rs. 82,244 with an additional discount of Rs. 78,000. Larger models such as the Dzire and Brezza also feature attractive offers, with combined benefits of Rs. 1.29 lakh and Rs. 1.30 lakh respectively. For families seeking more space, the Eeco and Ertiga come with substantial savings, making this an opportune time to upgrade.

Adding to the excitement, Maruti Suzuki is preparing to launch its new SUV, Victoris, which will debut with Everseen

technologies—a suite of advanced features aimed at enhancing safety, connectivity, and driving experience. Industry analysts believe this launch will strengthen Maruti's position in the premium SUV segment and attract tech-savvy buyers looking for innovation and reliability.

Dealerships across Kerala are reporting a surge in inquiries and bookings as customers rush to

capitalize on these offers. Lower ex-showroom prices have also translated into reduced EMIs, further boosting affordability. Experts predict that the combination of tax relief, extended festive offers, and new product introductions will not only drive sales growth but also reinforce Maruti's leadership in the state's competitive automobile market.

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BUSINESS NEWS

Buimerc India Foundation and Palakkad IIT to mentor Entrepreneurship Programme



IIT Palakkad Technology IHub Foundation (IPTIF), Section 8 company and technology innovation hub of IIT Palakkad, has entered into an MoU with the Buimerc India Foundation, the philanthropic arm of Buimerc Group, to launch an Entrepreneurship Support Programme on Social Innovation.

The programme, aimed at nurturing social entrepreneurs in Kerala and extending its impact across the country, will be rolled out for applications shortly. The MoU was signed by Prof. A. Seshadri Sekhar, Director of IIT Palakkad and Chairman IPTIF and Mr. R.

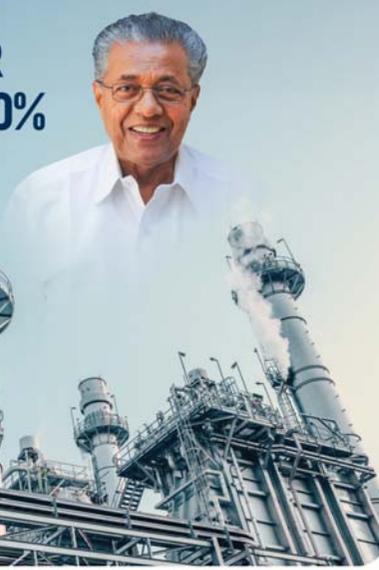
Balachandran, Chairman of Buimerc India Foundation in the presence of Mrs. Sabita Varma Balachandran, Trustee-Director of Buimerc India Foundation, Mr. K. V. Vinayarajan, COO and Head of Social Initiatives at Buimerc India Foundation, Prof. Santhakumar Mohan, Dean ICSR, Dr. Saishyam

Narayanan, CEO of IPTIF, Dr. Rijesh Krishna, COO of IPTIF and Dr. Rajeswari, Manager HR, IPTIF. This collaboration marks the beginning of a long-term association to strengthen the technology innovation ecosystem in the state, with a special focus on their social impact.

Speaking on the occasion, Prof. A. Seshadri Sekhar, Director of IIT Palakkad, said, "This collaboration demonstrates IIT Palakkad's commitment to fostering socially relevant technology innovations in the State. With Buimerc India Foundation's support, we can empower entrepreneurs to translate ideas into sustainable impact." Mr. R. Balachandran, Chairman of Buimerc India Foundation, added, "Philanthropy must be timely, decisive, and impactful. This partnership with IIT Palakkad allows us to support deserving innovators who can create real changes in the society."




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Up to 50 Cr	20%	5 years	60 years	Nil

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Dish TV launches VZY smart television with OTT platforms



Dish TV has launched the VZY smart television range, which offers OTT platforms along with an inbuilt set-top box in select models. Dish TV announced that the integrated smart TV, launched with innovative technology and targeting future customers, will be the 'complete entertainment hub' in the region.

The smart TVs, which will be released with the Android 14 operating system, will offer many OTT services including Netflix, Amazon Prime Video, and YouTube. Dish TV also announced that this is the first time in India that a smart TV with an inbuilt set-top box and OTT platforms will be launched.

Dish TV Executive Director and CEO Manoj Dobal said that the integrated smart TV range, which is equally excellent in terms of content, modern technology and features, is a crucial step towards the future. He also commented that more than just a television, integrated smart televisions will be a complete entertainment experience that combines live TV, OTT platforms, smart features and modern design. Dish TV's Chief Revenue Officer Sukhpreet Singh said that the VZY smart TVs are the ideal television for modern Indian families based on digital technology. These models are available from 32-inch HD to 55-inch 4K Ultra HD QLED.

Libas brings Libas Circle to Kochi with flagship store



Indian fashion wear brand Libas has brought its signature IP Libas Circle to Kochi with the launch of its flagship store. Strategically aligned with the festive spirit of Onam, the second edition of Libas Circle transformed the store opening into a cultural celebration of fashion, music, and community, marking another milestone in the brand's rapid offline expansion.

Following the successful debut of Libas Circle in Hyderabad earlier this year, the Kochi edition drew over 1000+ attendees, featuring soulful live music, an electrifying act by a regional popular music band. Strategically located on MG

Road, one of Kochi's busiest commercial and retail hubs, the 3,600 sq. ft. flagship store reflects Libas' commitment to making contemporary Indian wear more accessible through immersive and elevated shopping experiences.

Sidhant Keshwani, Founder & CEO of Libas, said, "We believe fashion should be personal and inclusive, connecting people through shared experiences. Libas Circle in Kochi offered more than a store launch — it created a space where music, culture, and style came together, allowing every visitor to feel inspired, celebrated, and part of the Libas community" ■

PNB MetLife Teams Up with BIG FM to Spread Onam Cheer Across Kerala

PNB MetLife India Insurance Company Limited (PNB MetLife) is celebrating Onam across Kerala with a series of vibrant activities that bring together communities, customers, and partners. In association with BIG FM, the company is rolling out the much-loved BIG Maveli initiative between 26th August and 5th September 2025. The initiative is expected to reach over one million people, engage 500+ valued partners, and create festive experiences across the company's seven key branches in Kerala.

Combining the richness of Onam traditions with entertainment and cultural activities, the programme is designed to spread joy and strengthen community connections. A specially branded Onam Van is travelling through Kerala, engaging audiences with contests, and wish-box collections. The van is giving



families the chance to meet Maveli and enjoy interactive games hosted by BIG FM RJs.

Speaking on the occasion, Sourabh Lohtia, Chief Marketing & Communications Officer, PNB MetLife, says: "Onam is a festival that represents prosperity, unity, and joy — values that deeply resonate with us at PNB MetLife. Through our Onam celebrations this year, we are connecting with our customers and communities in Kerala in a meaningful way. From festive activities in our branches to the cultural experiences with BIG Maveli, our effort is to bring people together, spread happiness, and strengthen the bonds we share with our valued customers." ■

SBI Joins Hands with Flipkart to Roll out Co-branded Credit Card

SBI Card and Flipkart have joined hands to launch of the 'Flipkart SBI Credit Card'. The Flipkart SBI Card has been meticulously designed with curated cashback benefits to offer a rewarding shopping experience for discerning customers on the majority of their purchases. The new card reflects SBI Card and Flipkart's ongoing efforts to empower shoppers with greater value, flexibility, and access to formal credit while enhancing their overall shopping journey.

Customers can conveniently apply for the credit card digitally via the Flipkart App and SBI Card SPRINT, by visiting the SBI Card website SBI Card.com.

Cashback on apps

With the Flipkart SBI Card, customers can earn 7.5 percent cashback on spends made on Myntra, and 5 percent cashback on spends made on Flipkart, Shopsy, and Cleartrip.

Customers can utilise the rewarding value proposition to make purchases across a broad range of products and services across the Flipkart ecosystem, including mobiles, electronics, grocery, fashion, furniture, appliances, home furnishings, travel bookings, and more.



Moreover, customers can earn 4 percent cashback on select brands like Zomato, Uber, Netmeds, and PVR, and 1 percent unlimited cashback on all other eligible spends. The Flipkart SBI Card comes with an auto-credit of cashback facility, which allows automatic credit of entitled cashback to the SBI Card account within two days of statement generation, ensuring a hassle-free experience.

Salila Pande, Managing Director & Chief Executive Officer, SBI Card, said, "At SBI Card, we continuously strive towards delivering best-in-class products that align with the evolving needs and aspirations of our customers. Launch of the Flipkart

SBI Card is one more step in this direction. With the rapid growth of e-commerce in India, customers are increasingly seeking seamless and rewarding experiences in every purchase. Flipkart SBI Card has been thoughtfully designed to provide a rewarding and seamless payment experience."

Kalyan Krishnamurthy, Chief Executive Officer, Flipkart Group, said, "Over the years, we have introduced several innovative financial offerings. This co-branded credit card, in partnership with SBI Card, is another important step in that journey. It reflects our commitment to democratizing and expanding access to formal credit in India." ■

Malayalis Celebrated Onam with Milma

Whether it's Onam or Unni's birthday, Milma is a favourite of Malayalis all over the world. Malayalis celebrated Onam this year too, using the milk produced by lakhs of dairy farmers in Kerala and the products that Milma brings to the market without losing its purity.

Milma Ernakulam Regional Union, which covers Ernakulam, Kottayam, Thrissur and Idukki districts, has set an all-time record in the sale of milk and milk products this Onam. During the Onam season from Atham to Thiruvonam, it sold 58 lakh litres of milk, 3,83,000 kg of curd, 2.35 metric tonnes of ghee and 70,000 packets of payasam mix, worth Rs 6 crore.

Kerala's own brand, Milma, and its dairy farmers were welcomed by Malayalis with great enthusiasm this Onam.

The regional union chairman also specially congratulated the employees, distributors, and other small agents who worked hard to achieve this great achievement.

Chairman C.N. Vatsalan Pillai expressed his gratitude to the dairy farmers, group presidents, employees and lakhs of customers in all four districts. ■

BUSINESS NEWS

Silver Storm Park Celebrates Silver Jubilee



A I Shalimar, M D, Silver Storm Water Theme Park, Athirappilly, inaugurates the silver jubilee celebrations of the park by cutting a cake at a function held at Kochi.

Silver Storm Amusement Park, Athirappilly, is celebrating its Silver Jubilee in grand style. Marking its 25th anniversary, the park is set to surprise visitors with 25 brand-new rides, including an exhilarating cable car experience.

As part of its expansion, the much-awaited cable car will be opened to visitors in November. With a capacity to carry up to 5,000 people a day, the glass-enclosed cabins will offer travellers a breathtaking 360-degree aerial view of the Western Ghats, Silver Storm Park, and the scenic Chalakudy river. Built with cutting-edge technology, surpassing those seen in Switzerland and Singapore, the cable car will make Silver Storm the first stand-alone tourist destination of its kind in India, said Managing Director A.I. Shalimar at a press meet in Kochi.

Among the 25 new attractions, the park will feature eight high-thrill water rides and seven adventure amusement rides, making it the first of its kind in

South India to offer such a combination.

With its Water Theme Park, Snow Park, Cable Car, Forest Village, and Resort all under one roof, Silver Storm is set to become India's only integrated tourist destination. Development projects, estimated at over ₹ 150 crore, also include two new restaurants, additional locker facilities, and expanded washrooms to enhance visitor convenience. So far, the park has welcomed over 12 million visitors. The Silver Jubilee development works, including the cable car, are scheduled for completion by November.

Chairman Abdul Jaleel, Independent Director C. Aravindakshan, and Partner Siraj Valiyaveetil also attended the press meet.

For this Onam, six new family rides are launched, adding to the festive thrill. As a special Onam gift, visitors booking the Silver Storm & Snow Storm Combo Offer online will be treated to a complimentary Onam feast, along with additional discounts.

Unacademy Opens First Offline Centre in Kerala

Unacademy, the edtech giant in the country, has opened its first offline centre in Kerala, located at Kathrikadavu, Kochi. To mark the occasion, they have announced the Unacademy National Scholarship and Aptitude Test (UNSAT) 2025, a free scholarship exam for students across India.



Over the years, more than 12 lakh students have benefitted from Unacademy's scholarship tests. UNSAT 2025 will be conducted in two phases – Round 1 from September 22 to October 19, 2025, and Round 2 on November 8, 2025.

Unacademy currently operates 75+ centres in 50+ cities across

the country, strengthening its offline presence. Students in Ernakulam and beyond now have the opportunity to take the test at the new centre and secure their academic future.

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Kerala Has Become the First State to Achieve 100% Digital Literacy

BUSINESS NEWS

By achieving 100% digital literacy, Kerala reaches another milestone after 100% literacy campaign.

Declaring Kerala as the first fully digitally literate state in the country at a function held in Thiruvananthapuram, CM Pinarayi Vijayan said that as part of the second phase of the Digi Kerala project, every essential documents of citizens will be digitised and linked to DigiLocker. "With this, Kerala is set to become the first state in the country to universally implement such a system," said the chief minister, addressing the gathering after the official declaration.



Chief Minister Pinarayi Vijayan interacts with 76-year-old Sarada Kani and 75-year-old Vishalakshi, both of whom underwent training as part of the Digi Kerala Project.

To ensure continuity of digital literacy, the second phase of the Digi Kerala

will also include training to identify and prevent cybercrimes and misuse of

social media, he said. "At present, around 9,000 government services have

been made available online. In addition, services are being provided through K-

SMART. Citizens can now obtain documents such as birth and income certificates, and even file police complaints, without having to visit offices. NRIs too can access services without having to travel home. This is the real Kerala Story," he added.

On the occasion, the chief minister interacted via video call with 105-year-old Abdulla Moulavi from Ernakulam, who recently became digitally literate. Pinarayi also presented mementoes to the department officials who worked behind the project.

North Malabar Travel Bazaar Third Edition at Kannur Airport

The third edition of the North Malabar Travel Bazaar (NMTB) will be held on November 15 and 16, 2025, at Kannur International Airport, marking a historic milestone as the first time in India that a travel mart is being hosted inside an airport. This landmark initiative is set to redefine tourism promotion in the country and highlight the immense potential of the North Malabar region.

The event is being jointly organized by the North Malabar Chamber of Commerce, Tourism Entrepreneurs of North Malabar, North Malabar Tourism Organization (NOMTO), Kannur International Airport, and Metro Mart. It aims to create a powerful platform for promoting the diverse and unexplored tourism offerings of North Malabar while positioning the region as a leading destination on both the domestic and international travel map.

More than 100 tourism-related businesses including hotels, resorts, homestays, houseboats, Ayurvedic institutions, travel agencies, hospitals, and destination management companies will participate in the Travel Bazaar. Around 500 invited tour operators from across India are expected to attend the business-to-business meetings, creating opportunities for meaningful industry connections and long-term business growth.

Kannur International Airport Managing Director, C. Dinesh Kumar, stated that the airport is making significant efforts to enhance air connectivity and provide better facilities for tourists while extending full support to promotional initiatives like NMTB. North Malabar Chamber of Commerce President, T.K. Ramesh Kumar, pointed out that the event aims to provide tour operators from across the country a first-hand experience of the tourism potential of the region.

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India's seafood industry can offset US tariff impact: MPEDA chief

India's seafood industry has the potential to tap into alternative markets to offset the anticipated impact from the escalation of tariffs by the United States on a range of Indian goods, Marine Products Export Development Authority (MPEDA) Chairman Shri D.V. Swamy said.

Noting that the country's marine products sector has proven its capacity to weather several crises, he pointed out that the central government has identified Russia, the UK, European Union, Norway, Switzerland, Middle East and South Korea among a new set of focal countries for export of seafood.

"Let's not call it an obstacle; it's actually an opportunity. We learn from challenges, and improve with each of them," Shri Swamy told at a press conference on the eve of the 53rd anniversary of MPEDA, which is an autonomous body under the Union Ministry of Commerce and Industry entrusted with export promotion of marine products.

The sector has been "adaptive" all through its history of more than half a century, the Chairman pointed out, stressing the need for diversification of seafood products. Ecuador is one country that might give India added competition in the new age, he said.

The US and China are currently the major importers of India's seafood, with America being the largest market of frozen shrimps (3,11,948 metric tonnes) and the latter standing next (1,36,164 MT). Overall, in 2024-25, India shipped 16,98,170 metric tonnes of seafood worth Rs 62,408.45 crore (US\$ 7.45 billion), with frozen shrimp sustaining its prominence as the top exported item in terms of quantity and value.



Recalling that India did succeed in overcoming in this decade the "black tiger shrimp crisis" that was marked by a dramatic decline of the farmed seafood at the dawn of this century, Shri Swamy underscored the need for diversification of marine products. Today, Black Tiger and scampi are the other growing varieties of seafood for exports.

India shipped 16,98,170 metric tonnes of seafood worth Rs 62,408.45 crore (US\$ 7.45 billion) during 2024-25, with frozen shrimp sustaining its prominence as the top exported item in terms of quantity and value amid the USA and China turning out to be the major importers of the country's seafood.

As for the major seafood items India is exporting, Sri Swamy said, after frozen shrimp (44%) came frozen fish (20%), followed by frozen squid, frozen cuttlefish, chilled items and live items.

MPEDA's overseas participation has increased in the past eleven years, as it had an impressive presence in international fairs at the USA, Spain, Germany, China, Japan, Korea, Russia and Dubai. "We organised 92 buyer-seller meets the past five years, besides sending a dozen exporters' delegations to other countries," he added.

The Kochi head-quartered MPEDA is primarily mandated to promote the marine products industry; by focusing on increasing exports and ensuring the quality as well as sustainability of the seafood produced in India.

Coconut Board Implements 'Cocomitra'

BUSINESS NEWS

Coconut Development Board has introduced 'Cocomitra' a scheme aimed at creating a structured, skilled, and responsive workforce of trained coconut climbers who can provide timely harvesting, plant protection, and related services. Individuals interested in taking up coconut climbing and plant protection as a full-time profession can register with the respective Regional Office of CDB. Registered individuals undergo a three-day residential training program conducted through Krishi Vigyan Kendras (KVKs) or other designated agencies.



The Board has earmarked a budget of ₹ 50,000 per training for 35 participants, covering costs such as food, training honorarium, expert support, and provision of five climbing machines per training centre. Additionally, individuals already trained under the Friends of Coconut Tree (FoCT) Programme can also form Enterprises and work as Cocomitra Task Forces.

Upon completion, trained climbers can form a Task Force of 10 members as an Enterprise or Legal Entity (NGO, Cooperative Society, or Trust). Each Task Force is

eligible for financial assistance @ Rs.2.50 lakhs to procure climbing machines & other support, ensuring operational efficiency.

Training for Neera Tapping & Processing

CDB is extending 'neera' technician training in the farmers field/premises of FPOs under the auspices of FPOs having Neera Licence in the states of Kerala, Tamil Nadu, Karnataka and Andhra Pradesh. Applications can be collected from Interested FPOs. The training will be of one week duration, with total financial assistance of Rs.80,300/-per batch.

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BUSINESS NEWS

Kerala will be Developed as Global Aviation Hub: Chief Minister



Kerala Chief Minister, Pinarayi Vijayan, has called for making air travel more accessible to the public by reducing travel and operational costs. He emphasized the need for a planned approach to foster the growth of the aviation industry. He was speaking at the inauguration of the Kerala Aviation Summit, organized by Cochin International Airport Limited (CIAL) in collaboration with the Federation of Indian Chambers of Commerce and Industry (FICCI).

The Chief Minister highlighted that capital costs should also be lowered and that travel without time loss must be ensured. He praised the significant role that airports have played in promoting Kerala's tourism sector and ensuring convenient travel for the diaspora. He noted that CIAL has set a public-friendly model in the aviation industry, embracing technological changes and creating over 30,000 job opportunities. He added that strengthening air transport will attract more tourists, and Kerala has immense

potential to become a civil aviation hub. The Chief Minister also assured that Kerala's representation would be secured in national and regional aviation discussions to guarantee investment and innovation opportunities.

The Chief Minister also inaugurated the Airport Public Health Office (APHO) Health Centre at CIAL, stating that it would strengthen APHO's operations. Minister K. Rajan handed over the keys of the health centre to Dr. S. Senthilnathan, DDG, Health Services.

Industries Minister P. Rajeev presided over the function. Chalakudy MP Benny Behanan, Chief Secretary Dr. A Jayathilak, CIAL Directors Aruna Sundararajan, N.V. George, Varghese Jacob, Deputy Director General of Health Services Dr. S. Senthil Nathan, FICCI Senior Director Manoj Mehta also attended the function, CIAL Managing Director S. Suhas and Airport Director G. Manu spoke.

Malayali Association Celebrates Onam in Chennai



The Confederation of Tamil Nadu Malayali Association (CTMA) hosted a grand Onam feast at Aishwarya Mahal in Arumbakkam, Chennai, on the auspicious day of Thiruvonam. The event drew over 2,000 attendees, including notable personalities from politics, culture, and the film industry, who joined in the festive celebrations and extended their warm Onam wishes.

The celebration featured an elaborate traditional Kerala Onam feast, creating an authentic cultural experience for all present. Adding to the vibrant atmosphere, unique Kerala artists performed, captivating the audience with their traditional music and dance. The event was marked by the presence

of CTMA Chairman Sree Gokulam Gopalan & Mar Gregorios College Secretary Father Mathew Pallikunnel, who, along with other dignitaries, conveyed heartfelt Onam greetings to the community.

Under the leadership of CTMA President V.C. Praveen, General Secretary M.P. Anwar, Treasurer Radhakrishnan, and Project Chairman Soman Kaithakkad, the celebration was a grand success, reinforcing the spirit of togetherness among Malayalis in Tamil Nadu. "Onam is a time for unity, joy, and cultural pride," said CTMA President V.C. Praveen. "We are delighted to bring the community together and celebrate our rich heritage with such enthusiasm and warmth."








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CSL Lays keel for new hybrid SOV

BUSINESS NEWS



Cochin Shipyard Limited, India's leading shipbuilding and ship repair organization, achieved a significant milestone with the keel-laying for a state-of-the-art hybrid Service Operation Vessel (SOV) for by M/s. North Star Shipping (Aberdeen) Limited, UK to serve the growing offshore renewable energy segment. Mr. James Bradford, Chief Technology

Officer at North Star Shipping, laid the keel for the ship in the presence of Mr. Michael Reid, Head of Special Projects at North Star Shipping, Mr. Jose V J (Director – Finance), Mr. Harikrishnan S. (Executive Director – Shipbuilding), Mr. Rajesh Gopalakrishnan (Executive Director – Ship repair), along with other senior officials from CSL and repre-

sentatives from North Star site team.

UK-based M/s. North Star Shipping Ltd. is a pioneer in the offshore renewable vessels segment, committed to developing sustainable energy solutions in response to the global movement towards a more environmentally friendly future. The 68 m hybrid-electric SOV is designed in collaboration with VARD

AS, Norway. The VARD 4 07 SOV is first of the two SOVs being constructed by CSL for North Star.

The vessels are built under the classification of DNV, equipped with a hybrid electric system powered by lithium-ion batteries, fitted with electric cycloidal propulsion for enhanced manoeuvrability and modern walk to work gangway arrangement enabling safe and efficient personnel transfers in offshore environments. Once commissioned, this state-of-the-art walk-to-work vessel is set to transform service, maintenance, and operational tasks in the offshore wind sector. Purpose-built to meet the rigorous demands of offshore wind farms, the vessel will serve as a multifunctional platform, combining accommodation, logistics & maintenance capabilities.

The event marks a significant milestone in the long-term partnership between Cochin Shipyard Ltd. and North Star Shipping Ltd., reflecting a shared vision for innovation and excellence in offshore renewable vessels market. ■

KBF workshop for budding filmmakers generates four movies



Aspiring filmmakers sampled the fundamental practices of cinema at an all-India workshop held by the Kochi Biennale Foundation (KBF), enabling them to come up with four short movies that portrayed a range of contemporary subjects.

Thirteen students of the 16-24 age-bracket participated from Kerala and outside of the state in the two-day event led by Delhi-based Foot Print Centre for Learning (FPCL) that mentors teenagers as well as young adults in the art and craft of digital storytelling.

Led by FPCL-associated independent filmmakers Bidisha Roy Das and Priyanjana Dutta, the hands-on workshop at David Hall

in Fort Kochi introduced the participants to the process of making movies — from ideation to the final cut. The duo, while letting the four girls and nine boys explore scriptwriting and storyboarding, guided them on the technical aspects of shooting as well as editing.

The students made four short films during the sessions, said Rebecca Martin, Programme Manager, KBF, which is organising the sixth edition of the Kochi-Muziris Biennale (KMB-2025) slated to start on December 12. "We split them into four groups," she revealed. "Two of them were from Kolkata and Hyderabad. We selected the 13 from 60 applicants." ■

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BUSINESS NEWS

Wonderla Unveils Onam Festivities

Park hosts Curated Maveli Land Experience, Onam Sadya, Payasam Mela, cultural performances, and extended Night Park from August 28 to September 7



Wonderla Kochi has launched grand Onam festivities with a 10-day festival from August 28 to September 7, bringing families together to enjoy traditional feasts, payasam mela, cultural performances, and extended night park experiences along with Wonderla's signature rides and thrills.

The 10-day celebration will feature Maveli Land, an Onam-themed attraction recreating the festival's spirit; a Payasam Mela with Kerala's most cherished sweet delicacies; and the Grand Onam Sadya on 5th September, offering guests a traditional feast along with favourite traditional snacks, served on banana leaves. On 6th and 7th September, the festivities culminate in an extended Night Park experience, complete with a vibrant procession and live Chendamelam performances, showcasing Kerala's rich cultural heritage under the lights.

As part of the celebrations, Wonderla Kochi has also introduced a special Onam Pass offer with discounted rates valid from 28th August to 7th Sept. 2025. Visitors booking passes by 4th September, can avail 30% off on entry tickets and a 30% discount on the ticket + food combo tickets.

Speaking on the occasion, Dheeran Choudhary, Chief Operating Officer, Wonderla Holidays Ltd., said, "Onam is one of the most cherished festivals of the year, holding a special place in our hearts as we come together to enjoy vibrant pookalams, delightful feasts, and treasured

traditions that spread joy all around. At Wonderla, we have poured our efforts into creating an experience that beautifully blends Kerala's cultural richness with the fun and thrill that define us. It is a celebration of unity and togetherness, one that we hope will leave our guests with lasting memories and happiness."

Guests are encouraged to pre-book their tickets online at <https://bookings.wonderla.com> to avoid last-minute rush. Tickets can also be purchased directly from the park counters. For more details, customers can contact Wonderla Kochi at 0484-3514001 or 75938 53107.

Kerala Cyber Suraksha Summit 2025 Logo Released



Manoj Abraham, IPS, DGP & Director - Vigilance & Anti-Corruption Bureau, releases the logo of the 'Kerala Cyber Suraksha Summit 2025', an initiative aimed at strengthening cybersecurity for small and medium enterprises and startups in Kerala, at a function held at Kochi.

Reflections Info Systems Opens New Facility in SmartCity

Reflections Info Systems, a leading technology innovation services provider, has launched its new state-of-the-art facility at Prestige Cyber Greens, SmartCity, Kochi.



for its global customers. With Centres of Excellence and a focus on innovation, this new facility is set to become a key pillar in shaping what's next.

The company views this new facility as marking a major milestone in its growth journey, strengthening its capabilities and tapping into Kochi's thriving talent ecosystem to accelerate the delivery of future-ready solutions

"Kochi is home to an incredible pool of talent, and with this new space, we hope to create a vibrant hub of creativity, innovation, and cutting-edge technology," said Sajikumar RK, COO, Reflections Info Systems.

FOOD TECH KERALA 2025 EXHIBITION AT KOCHI



Minister for Industries P Rajeeve inaugurates the Food Tech Kerala exhibition held at Kaloor Jawaharlal Nehru international stadium.

Major Boost for Indian Seafood Exports: EU Approves 102 New Fishery Establishments

In a momentous development that would help the country's resilient seafood sector make deeper inroads in European markets and help cushion the impact of US tariffs, the European Union has approved 102 additional fishery establishments for the export of India's marine products to EU member countries.

With this, the number of EU-approved Indian seafood export units has increased from 538 to 604 — marking an enormous step forward in enhancing India's presence in the highly lucrative European seafood market.

This landmark achievement came after a string of parleys Commerce Minister Shri Piyush Goyal and his senior ministry officials held with their EU counterparts, aimed at bolstering confidence in India's robust seafood control mechanisms.

The Marine Products Export Development Authority (MPEDA) and the Export Inspection Council (EIC) also played a crucial role in this deal through their sustained and coordinated efforts in strengthening food safety

standards across the seafood value chain.

Welcoming the salutary development, MPEDA Chairman Shri D V Swamy said it is a significant milestone which underscores India's commitment to upholding the highest standards of food safety from primary production to export.

"The limitation in the number of EU-approved fishery establishments was a major impediment for our seafood exports to EU. The listing of more units gives a huge opportunity to our exporters to significantly increase their presence in the competitive European seafood market through quality and diversification of products," he pointed out.

The major markets for Indian marine products among EU member states are Belgium, Spain, and Italy. The India-EFTA Trade Agreement coming into force on 1st October 2025 is also expected to enhance market access to EFTA nations such as Norway and Switzerland.

South Indian Bank launches 'SIB Gold Xpress'



South Indian Bank has launched its new gold loan product, SIB Gold Xpress, designed to offer customers quick and convenient access to credit. With this scheme, borrowers can unlock up to 90% of their gold's value, availing loans ranging from ₹ 25,000 to ₹ 25 lakh with flexible tenure of up to three years.

Targeted at MSMEs, non-MSMEs, and small businesses, the product enables customers to fund business expansion, working capital needs, or personal ventures with ease. The loan comes with zero hidden costs, ensuring complete transparency for borrowers.

"With SIB Gold Xpress, South Indian Bank strengthens its gold loan portfolio, positioning itself as a trusted partner for customers seeking instant capital backed by their gold. Designed as a fast, flexible, and transparent financial solution, the product offers up to 90% of gold value with minimal documentation and no hidden costs. This reflects our commitment to deliver innovative, customer-centric banking solutions with speed and trust," said Mr. Sanchay Kumar Sinha, Chief General Manager & Head - Retail Assets, South Indian Bank.

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BUSINESS NEWS

Kerala Govt. and BPCL Sign MoUs to Drive Key Community Infrastructure Projects

Bharat Petroleum Corporation Limited (BPCL) has entered into two significant Memoranda of Understanding with the Government of Kerala to support critical community infrastructure projects in the state. The MoUs were exchanged in the presence of Shri Pinarayi Vijayan, Chief Minister of Kerala, at the Govt. Secretariat.

The agreements cover:

- Development of a four-lane road to the Ambalamugal Industrial Hub in Ernakulam, including the construction of a new bridge

over the Chitrapuzha River, in partnership with the Kerala Public Works Department. BPCL will contribute ₹ 25.12 crore towards the initiative.

- Construction of an amenity centre at the Cochin Cancer Research Centre (CCRC), designed to provide accommodation and support facilities for patients and their by-standers. The centre, with a capacity for about 185 people, is being developed under BPCL's CSR programme with an investment of ₹ 11.34 crore.



The MoU exchange ceremony was graced by

the presence of Shri P. Rajeev, Minister for Industries, Coir and Law; Shri P.A. Mohamed Riyas, Minister for PWD and Tourism; Smt. Veena George, Minister for Health, Women and Child Development; Shri Sanjay Khanna, Director (Refineries) with Additional Charge of Chairman & Managing Director, BPCL; Shri Mohammed Hanish IAS, Principal Secretary (Industries); Shri Sankar M, Executive Director, BPCL Kochi Refinery; Shri George Thomas, Chief General Manager (HR), BPCL Kochi Refinery; Adv. P.V. Sreenijin, MLA, Kunnathunadu; Dr. P.G. Balagopal, Director, CCRC; Shri Johnson K, General

Manager (Admin), BPCL Kochi Refinery; Harikishen V.R, State Head (Retail), BPCL Kerala; Shri Vinod T Mathew, Senior Manager (L&D & PR), BPCL Kochi Refinery; and Shri Vineeth M Varghese, Chief Manager (PR & CSR), among others.

These projects underline BPCL's commitment to advancing infrastructure and healthcare in Kerala, while also strengthening its long-standing partnership with the state government. The initiatives will significantly enhance connectivity to one of Kerala's key industrial hubs and provide much-needed support infrastructure for cancer patients and their families.

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LG ELECTRONICS CELEBRATES ONAM 2025 WITH FESTIVE OFFERS

BUSINESS NEWS

LG Electronics India Ltd. ("LG") has announced exclusive offers for its customers in Kerala to celebrate Onam this festive season. With the campaign themed "Technology that Upgrades Celebrations," LG aims to assist every household across the state. The Onam offers will be available till 30th September 2025.

As part of the festive celebrations, LG has introduced a Lucky Draw Contest, where customers stand a chance to win LG products every 10th day. Over the campaign period, 500 lucky winners will be rewarded with LG products, including Solo Microwave Ovens, Mini Refri-



gerators, Semi-Automatic Washing Machines, and Water Purifiers.

Customers can also avail exclusive offers, including cashback of up to 26% (maximum up to ₹ 45,000), 1 EMI free on select models, and fixed EMI options starting as low as ₹ 888. In addition, buyers can ask for extended warranty benefits under

the LG Best Care program.

LG is offering a range of benefits across home appliances. These include a free glass bowl kit on select microwave oven models, free maintenance worth ₹ 4,200 on select water purifiers, and a mini refrigerator worth up to ₹ 13,999 or ₹ 11,999 free with the purchase of select side-by-side refrigerators. Customers purchasing split & window air conditioners can also avail a 5-year warranty on PCB and motors.

In the home entertainment category, LG is offering over 100 free LG Channels, a 3-year

warranty which includes one-year standard warranty and next 2 years free of cost promotional warranty in which labour cost is chargeable on select LG OLED TVs, and up to 30% off on LG Sound bars when purchased with select 4K TVs.

Speaking about the Onam campaign, Mr. Hong Ju Jeon, Managing Director, LG Electronics India, said "Onam is a time of joy and togetherness in Kerala, and LG Electronics is delighted to be part of this celebration. We look forward to making this festive memorable for our consumers."

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BUSINESS NEWS

Eastern Celebrates Onam with Launch of Two Sambar Powders



Eastern, Kerala's most trusted name in spices, masalas, and food products and part of Orkla India, has launched its latest Onam campaign for Sambar, celebrating Kerala's deep-rooted love for sambar in all its unique, diverse and regional variations. For over 40 years, Eastern has been Kerala's No. 1 Sambar brand, trusted by consumers for its authentic flavours.

Sambar is more than just a dish during Onam—it is the heart of the Sadya, steeped in emotion, pride, and tradition. Research shows that while certain households cherish the

classic sambar dish, others prefer a higher kayam (asafoetida) profile in their Sambar preparation. Thus, for Onam, Eastern has launched 'Thani Nadan Sambar', with a campaign showcasing two loved Sambar variants, Eastern 'Sambar' and Eastern 'Thani Nadan Sambar'.

The campaign celebrates this diversity of taste, while reinforcing Eastern's position as the common choice that unites every kitchen in the state.

Speaking on the campaign, Mr. Girish Nair, CEO, Eastern Business Unit, said, "Kerala's love

for sambar is as nuanced and diverse as the state itself—shaped by tradition and generations of homegrown recipes. At Eastern, sambar is more than just a dish, it's a reflection of identity and comfort. This campaign is a tribute to the regional pride and varied choices we see in kitchens across the state. As a brand built on four decades of trust, authenticity, and uncompromising quality, the Eastern Sambar campaign reaffirms the brand's commitment to celebrating Kerala's rich culinary heritage."

Roy Kulamakal, C.H. R.O, Sivapriya Balagopal, Innovation Head, Amy Thomas, G.M Marketing also participated in the press conference held at Kochi to announce the launch of two varieties of Sambar powders.

Roy Kulamakal, C.H. R.O, Sivapriya Balagopal, Innovation Head, Amy Thomas, G.M Marketing also participated in the press conference held at Kochi to announce the launch of two varieties of Sambar powders.

Dr. Muhammed Nazeer appointed International Advisor

Dr. Muhammed Nazeer, Sr. Consultant, Group Co-ordinator, Orthopedics and Trauma and Director, Clinical Services, KIMS HEALTH, Trivandrum, has been appointed as International Advisor, Royal College of Physicians and Surgeons of Glasgow, one of the oldest and prestigious Royal Colleges in the world. The appointment valid for three years with the possibility of renewal, makes Dr.Nazeer the first doctor from Kerala to hold this distinction.



In his new role, Dr. Nazeer will serve as a representative of RCPSG on the global stage. As International Advisor, he will act as the principal point of contact for members and fellows in India, offering advice, promoting the College's educational initiatives, and supporting its professional development programs. He will also guide medical graduates seeking training opportunities in the UK, while ensuring that the perspectives of the members are strongly represented within the College.

Fibo, the new face of KFON

KFON (Kerala Fibre Optic Network) has introduced a mascot named Fibo, a tiger-inspired character, to represent the brand and its internet services. Fibo, wearing a KFON t-shirt, will appear in user tutorials and promotional materials to engage with the public. The name "Fibo" was chosen through an internal competition among KFON employees.



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BUSINESS NEWS

Big Relief, GST Overhaul Announced only 5% and 18% GST Slabs, 40% for Super Luxury Items



The complicated GST slabs that gave headaches to small traders after the flagship tax overhaul came into effect, has been cleaned up by the government, leaving only two slabs — 5 and 18 per cent. The new structure will be implemented from September 22. For the common man, it means more money in hand. This, the government hopes, will be routed into the economy, giving it a significant boost and having a revenue implication of Rs 48,000 crore.

“These reforms have a multi-sectoral and multi-thematic focus, aimed at ensuring ease of living for all citizens and ease of doing business for all,” Union Finance Minister Nirmala Sitharaman said after a meeting of the GST Council.

The Cheap, Expensive and Super Expensive

The biggest tax cuts have come on food, medicines, essential items, farm goods, green energy, small cars and bikes.

Individual life and health insurance policies, including family floater, and 33 life-saving drugs including anti-cancer medicines, which had a 12 per cent tax, will no longer be taxed. A massive chunk of medical items of regular use — including thermometer and glucometer — will be in the 5 per cent tax bracket.

Aspirational items like television, air conditioners and motor bikes under 350 cc will come under the 18 per cent slab. But it would still be cheaper, with the earlier tax slab being 28 per cent. Small cars — petrol vehicles up to 1200 cc and diesel vehicles up to 1500 cc — will also be in the 18 per cent tax bracket. The rest will draw a tax of 28 per cent.

Luxury items and sin goods have seen a heavy hike. There will also be a sin tax of 40 per cent that would apply to tobacco and tobacco related products, carbonated beverages, mid-size and large cars and bikes above 350cc.

that the tax collected from the 18 per cent slab over the last eight years accounted for over two-thirds of the total GST revenue — around 67 per cent.

The 12 per cent slab generated the lowest, an estimated five per cent of the inflow in the same period. The five and 28 per cent slabs yielded seven and 11 per cent, respectively. So it was decided to drop the two slabs - the 12 per cent because the revenue yield is insignificant and the 28 per cent because it was expected to prompt manufacturers to cut prices of luxury goods.

The 5 and the 18 per cent categories contributed a whopping 74 per cent of revenue from GST, which totalled Rs 11.37 lakh crore in 2020-21, sources said.

GST Was Unveiled 8 Years Ago

The Goods and Services Tax or GST, the country’s biggest tax reform, was rolled out at midnight at Parliament’s historic Central Hall on July 1, 2017 by Prime Minister Narendra Modi and then President Pranab Mukherjee.

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The rest of items — especially daily essentials — will be in the 5 per cent bracket. This includes hair oil, shampoo, soap and other toiletries, dairy products, pasta, sauces and snacks. There will be no tax on bread, milk and paneer.

Relief has been given to farmers, with agricultural implements coming down from 12 per cent to five per cent. Education has also been made more affordable with the tax on exercise books, note books, pencils, erasers and crayons coming down from 12 to 5 per cent.

The current system and why it had to change

The ongoing system has four slabs - 5, 12, 18, and 28 per cent. But the GST council found

Structured on the principle of “one nation, one tax, one market”, the GST was flagged as a second Independence Day — this time from a slew of indirect taxes.

Initially there were five slabs which were later shrunk to four. But critics still claimed that India was one of the few countries with such a complex tax structure.

The process of filing quarterly returns for taxes online left small traders and MSME owners — many of them unfamiliar with computers — scratching their heads. While most such teething troubles were sorted, there are still occasional delays in return filing, portal errors during high-traffic periods, and confusion over applicable rates due to multiple tax slabs.



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- 34 ബ്രാഞ്ചുകൾ | 60,000+ ചാനൽ പങ്കാളികൾ | 40+ ദശലക്ഷം യൂണിറ്റുകൾ നിർമ്മിച്ചു
- ആഗോള നിക്ഷേപകനായ വാർബർഗ് പിൻകസിന്റെ പിന്തുണ
- ആധുനിക ജീവിതത്തിനായുള്ള മികച്ചതും ജല-കാര്യക്ഷമവുമായ പരിഹാരങ്ങൾ

അന്വേഷണങ്ങൾക്ക്, ബന്ധപ്പെടുക: സീനിയർ ക്ലസ്റ്റർ മാനേജർ-സെയിൽസ്: അരുൺ കോട്ടക്കൽ +91 89259 73450/
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