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myGTM
MY GEN DIGITAL HUB

Big Dreams



Vedaanta Senior Living Expands Footprint in Kerala with Launch of “Eden Gardens” in Kottayam

Commits ₹ 200 crore investment in Kerala over next three years; ₹ 50 crore allocated to Kottayam project

Vedaanta Senior Living, a leading player in India’s senior living sector, has launched Eden Gardens, its new senior living community in Ettumanoor, Kottayam. Spread across 4 acres, the project will feature 48 premium villas and approximately 30 apartments, with prices starting from ₹ 76 lakh.

The launch marks Vedaanta’s strategic entry into Kerala and forms part of the company’s ₹ 200 crore investment plan in the state over the next three years to develop community-driven senior living ecosystems. The Eden Gardens project represents an investment of ₹ 50 crore.

With projects already operational in Guruvayur and

Kochi and an upcoming community in Thrissur, the addition of Kottayam further strengthens Vedaanta’s growing presence in Kerala, positioning the company among the few senior living providers building a multi-city footprint in the state

Kerala is among India’s most evolved markets for senior living, driven by its ageing demographic profile, high life expectancy, and strong NRI-linked income base. With over 16% of the state’s population aged 60 and above, significantly higher than the national average, the demand for organized senior living communities is steadily growing as seniors and their families seek environments that combine independence with support.



Eden Gardens has been designed as a boutique, low-density community focused on enabling seniors to lead active, independent lives while having access to essential support. Homes are built in accordance with

Vastu principles and are set within landscaped gardens, green open spaces, and dedicated walking paths, creating a calm and senior-friendly living environment.

Located at Ettumanoor, a short drive from Kottayam town, the community offers easy access to leading hospitals, markets, rail connectivity, and places of worship, allowing residents to remain closely connected to everyday conveniences while enjoying a peaceful and community-centric setting.

A key differentiator of Eden Gardens is its service-led living model. Residents will have access to nutritious, curated dining with vegetarian and non-vegetarian options, on-site nursing and paramedical support with specialist consultations, and daily housekeeping services designed to make everyday living effortless. The community also includes wellness and lifestyle amenities such as a yoga park, gym, walking tracks, a library, theatre, and social spaces that encourage interaction and engagement. An on-campus Ayurvedic centre further supports holistic well-being.

Speaking on the launch, Shreya Anand, Director, Vedaanta Senior Living, said, “Kerala represents a highly evolved market for senior living, with seniors increasingly choosing communities that offer independence, dignity, and quality of life. With Eden Gardens in Kottayam, we are bringing our wellness-led, community-first approach to the state. Our ₹ 200 crore investment commitment reflects our long-term vision to build trusted senior living ecosystems in Kerala.”

Bookings for Eden Gardens are now open, and Vedaanta invites seniors and their families to explore a new way of living in retirement—one that balances comfort, care, and an active community life in the heart of Kerala. Bookings for Vedaanta Eden are now open. Interested residents and families can call 844 844 4714 for more details. ■

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WAR IS NO SOLUTION TO ANYTHING

EDITORIAL

It has been more than two months since West Asia was plunged into a deep crisis with its far-reaching consequences felt all over the world in the form of energy crisis, air transport disruptions etc. Neither the U S nor Israel is able to offer a convincing reply to questions regarding the veracity of their claims to suddenly attack a sovereign state.

As West Asia is entrenched in a severe, multi-front conflict following intensified US-Israeli military actions against Iran and its regional proxies, no convincing solution is seen to have emerged in spite of several rounds of discussions mediated by Pakistan. The crisis, characterized by direct confrontations and high-precision strikes, has moved beyond traditional shadow wars, plunging the region into a volatile state that threatens global energy supplies and forces a difficult diplomatic balancing act for neutral powers like India.

Following intensified US-Israeli airstrikes—referred to as Operation Epic Fury and Operation Lion's Roar—against Iranian infrastructure, Tehran has responded with significant missile and drone barrages targeting US bases in Qatar, Bahrain, and Kuwait. Attacks have reportedly targeted high-level leadership within Tehran and critical infrastructure in Natanz, Fordow, and Isfahan. Despite direct actions, Iran continues to utilize regional allies, including Hezbollah, to conduct asymmetric warfare, widening the conflict beyond the Iran-Israel border.

As a crucial maritime chokepoint, the Strait of Hormuz is experiencing massive



disruptions, affecting 20–30% of global oil and gas shipments. Brent crude prices have surged over \$100 per barrel, with potential for further spikes if maritime trade through the Persian Gulf is fully halted. Shipping insurance premiums have increased, and vessels are being rerouted, causing severe delays in global supply chains.

It is high time the U S and its crony Israel realized that war is not a solution to any kind of disputes and armed conflict inflicts heavy damages not only to the parties involved in it but to the whole world. Hope that better sense will prevail and all concerned will soon realize the futility of war and come to the negotiating table to arrive at a peaceful and lasting solution.



IN MY ARMS



I wait for a silent spring
I will wait silently for a spring
To touch my heart,
To thaw all the frost on my mirth,
To help me remember the good days.

I know we haven't seen each other
High are these walls that keep us away.
But you should know that I am trying
If you could wait for another moment.

Hey, don't be scared,
We might not be in each other's arms
We might be away,
But at least it ain't that far away
You know we will find a way.

These golden prison walls
Will not bury our voice
Will not buy our silence
At nights, callous and cold
We will sing a song, together
They will know that we are here
That we will not waver,
Just hold on to your hope.
Someday you will be in my arms.



Sarangi Santo Thottam

(Sarangi is a plus II student in Ebanazer Higher Secondary School, Veetoor, Muvattupuzha)

myG

Targets Colossal Growth

- * Record Performance achieved with revenue exceeding ₹ 5,500 crore in FY 2025-26.
- * Aims to achieve a turnover of ₹ 7,500 crore in 2026-27 and plans to increase workforce from 5,800 to 10,000 through new job creation.
- * Business operations will expand to more states beyond Kerala, Karnataka, and Tamil Nadu.
- * The company plans to open 40 to 50 new showrooms in the current financial year.



myG, South India's premier retail network for gadgets and home appliances, has put in excellent performance during the preceding financial year with record sales turnover exceeding their own expectations. While they had set a target of Rs.5000 crore for the fiscal 2025-26, they ended up with Rs.5500 crore in their kitty, said **Shri A K Shaji**, Chairman, at a presser in Kozhikode.

After surpassing its previous revenue targets, the brand has announced an ambitious goal of ₹ 7,500 crore for the 2026-27 financial year. Beyond business expansion, myG places strong emphasis on employment generation.

The company plans to increase its workforce from the current 5,800 to 10,000. During the last Onam season alone, myG recorded a remarkable turnover of ₹ 1,600 crore. In the current financial year, myG plans to open

40 to 50 new showrooms including "Epic Showrooms" designed to offer extensive product collections and immersive experiences across all districts. Furthermore, the company plans to expand its presence into more states beyond Kerala, Karnataka, and Tamil Nadu.

Founded in 2006 in Kozhikode as a 200 sq. ft. store named 3G Mobile World, myG has evolved into a powerhouse network of 150+ myG and myG Future showrooms. Alongside offering top-tier brands at competitive prices, myG has also successfully launched its own range of high-quality products.

The company's portfolio includes G-Dot TVs, digital accessories, Gadmy non-stick cookware, and kitchen appliances. These products, currently available across all myG showrooms, will soon be introduced to the wider Indian



market. Known for their quality, durability, and modern design, they have received excellent customer feedback.

With over 20 years of expertise, myG has established itself as one of Kerala's most trusted electronics and

COVER STORY



appliance retail brands. Its strengths include a diverse product range, competitive pricing, and industry-leading after-sales service. With over 1 crore satisfied customers, myG has become a household name.

myG partners with over 400 national and international brands, including Samsung, LG, Apple, Oppo, Vivo, Xiaomi, Godrej, Whirlpool, Bosch, Haier, Sony, Philips, JBL, boAt, Lenovo, and HP. Its inventory spans smartphones, laptops, TVs, refrigerators, washing machines, air conditioners, and security systems.

At myG, customer relationships go beyond transactions; every customer is treated as part of the myG family. Its loyalty programs are designed to deliver maximum value, rewarding repeat customers with meaningful benefits.

Highlighting the brand's identity, Chairman A. K. Shaji noted that the credibility and connect of brand ambassadors Tovino Thomas and Manju Warrier strongly align with myG's values, further strengthening its presence across South India.

Looking ahead, myG aims to emerge as India's largest digital electronics and home appliances retail chain. Driven by innovation and customer trust, the company is focused on a long-term growth strategy spanning India and the GCC countries.

With myG Care service centres operating in over 150 showrooms across Kerala, the company ensures excellent after-sales

support. Additionally, myG plans to establish advanced service centres such as HLRC (High-Level Repair Centers), equipped with advanced diagnostic and repair technology. These centres are capable of handling more advanced repairs than conventional service centres. myG remains deeply committed to CSR initiatives. Campaigns such as

"PhoneVenda," which focuses on reducing mobile addiction among children, and the "She-Start" initiative, which supports women entrepreneurs, continue to create a positive social impact.

Furthermore, the company operates a customer-friendly online platform, www.myg.in, offering express delivery services.

The platform recorded significant growth in the last financial year. myG also contributes to skill development through the myG Institute of Technology, enabling students to build promising careers in the retail and technology sectors.



How to apply for a credit card?

Applying for a credit card without traditional income proof is possible, but it typically requires alternative ways to establish creditworthiness. In such cases, lenders rely on proxies like banking history, account balances or fixed deposits.

Credit cards are a crucial financial instrument for managing short-term cash flow and developing a strong credit score. Many people believe that income proof is mandatory to apply for a credit card, but that is not always the case. Understanding how eligibility works and what alternatives are accepted can help first-time users and those with irregular income explore their options more confidently.

Minimum salary required for credit cards in India

"As per Bankbazaar, "Minimum salary requirements for credit cards in India are not fixed benchmarks, but broad eligibility thresholds that vary by issuer, card type and the customer profile. For entry-level cards, banks typically look for a monthly income starting around Rs 15,000–Rs 25,000, while premium cards may require Rs 50,000 or more.

However, income alone is rarely a deciding factor. Lenders increasingly assess overall creditworthiness, including credit score, repayment history, existing obligations and the employer profile.

Is minimum salary the only factor banks consider when approving credit cards?

This depends on credit card issuing companies. As per Bankbazaar, "This is why some applicants with modest incomes still qualify, while others with higher salaries may not. Banks also offer secured cards against fixed deposits, making access easier for first-time users. For consumers, the focus should

The closure of your credit card due to inactivity can complicate future personal loan, home loan and credit card applications. This is because closure can result in a very high credit utilisation and shorten your overall credit history. This way, any closure of your credit card (due to inactivity) may be seen as a red flag by major lenders and negatively impact your overall credit profile, potentially damaging your credit score.



not be on the minimum salary alone, but on choosing a card that aligns with income stability and spending capacity. Used responsibly, even a basic card can help build a strong credit profile over time."

How to apply for a credit card without income proof?

It's possible to apply for a credit card without income proof, but alternative sources of income or a substantial bank balance are necessary. "Applying for a credit card without traditional income proof is possible, but it typically requires alternative ways to establish creditworthiness. In such cases, lenders rely on proxies like banking history, account balances or fixed deposits. Secured credit cards, issued against a fixed deposit, remain the most accessible option, as they reduce risk for the issuer while helping users build a credit profile," says Bankbazaar.

Can you still get a credit card without income proof through pre-approved offers or alternative documents?

Some banks may also extend pre-approved cards based on existing relationships and account activity. Bankbazaar says, "In certain cases, especially for self-employed individuals, documents like bank statements or ITRs may be considered, though this varies across issuers. The broader shift is towards behaviour-led eligibility. Responsible usage and timely repayments gradually strengthen credit profiles, allowing users to transition to unsecured cards over time. In that sense, lack of income proof is not a barrier but a starting point in the credit journey."

Impact of stopping credit card usage on your credit score

When you stop using your credit card, your credit score will not drop immediately. However, over time, inactivity can eventually create indirect risks. Credit businesses analyse and interpret factors such as the credit utilisation ratio, payment history, and the length of credit history.

If your credit card remains unused for a long time, issuers may close it. Such a development will shorten your credit history and increase your credit utilisation ratio.

The closure of your credit card due to inactivity can complicate future personal loan, home loan and credit card applications. This is because closure can result in a very high credit utilisation and shorten your overall credit history. This way, any closure of your credit card (due to inactivity) may be seen as a red flag by major lenders and negatively impact your overall credit profile, potentially damaging your credit score.

You don't need to use your credit card daily, or even frequently. However, you should use it from time to time. Small, consistent payments and regular transactions, paired with timely repayments, can help maintain a solid credit profile and a reputable credit score, preferably above 750. The key is balanced management of your credit card.

It is best that one pays his credit card bills in full every month, to avoid interest charges and to maintain a healthy credit score. If that is not possible, try to pay much more than the minimum and also clear the balance as soon as you can.

5 smart ways to maximise your benefits from a home loan

Loan tenure is another critical factor that many borrowers overlook. The tenure of a home loan has a significant impact on the total interest paid over time. While longer tenures reduce the monthly EMI, they substantially increase the total interest burden.

Buying a home is one of the most important financial decisions in a person's life, and for most buyers it involves taking a home loan. While lenders make borrowing appear easy through pre-approved offers and quick approvals, a home loan is a long-term financial commitment that can run for 20–30 years. Therefore, it is important to evaluate several factors carefully before committing to a loan. Thoughtful planning can help borrowers manage their finances better and avoid unnecessary stress in the future. Here are five key things every homebuyer should consider before taking a home loan.

1. Keep the loan amount affordable

Borrowers often receive frequent calls, emails, and messages offering pre-approved home loans. Often, lenders inform borrowers that they are eligible for a loan amount equivalent to five or even six times their annual income. While this may sound attractive, deciding the loan amount solely on eligibility is not the right approach.

The amount you borrow should depend on your personal financial situation, including monthly expenses, existing liabilities, lifestyle needs, and long-term financial goals such as children's education, retirement planning, or emergency savings. Ideally, the EMI should not exceed 35–40% of your monthly take-home income. Borrowing up to the maximum limit offered by the bank may strain your finances and reduce your ability to handle unexpected expenses.

2. Keep the loan tenure short but manageable

Loan tenure is another critical factor that many borrowers overlook. The tenure of a home loan has a significant impact on the total interest paid over time. While longer tenures reduce the monthly EMI, they substantially increase the total interest burden.

A practical strategy is to choose a comfortable tenure initially but prepay the loan whenever surplus funds are available. Even small prepayments in the early years can significantly reduce the total interest burden.

3. Do you need a co-borrower?

Many borrowers choose to add a co-borrower—typically a spouse, parent, or sibling—while taking a home loan. This can offer several advantages. The biggest benefit is higher loan eligibility, as the lender considers the combined income of both borrowers. This can help buyers purchase a better property or reduce the EMI burden.

Another advantage is tax benefits. If both borrowers are co-owners of the property and



are repaying the loan, each can claim tax deductions under applicable income tax provisions on principal repayment and interest payments.

However, there are some considerations as well. A co-borrower shares the responsibility of loan repayment, which means their credit profile is also linked to the loan. If EMIs are missed, it affects the credit scores of both borrowers. Additionally, financial commitments of both individuals become interconnected, which may complicate future borrowing decisions.

Therefore, while having a co-borrower can improve loan eligibility and tax efficiency, borrowers should carefully evaluate financial compatibility and long-term commitments.

Borrowers should also compare factors such as fixed versus floating interest rate options, processing and administrative charges, flexibility for prepayment or foreclosure, and the lender's customer service and digital loan management, as taking the time to evaluate these aspects can help secure better loan terms and reduce overall borrowing costs.

4. Shop for your loan

Just as buyers compare prices before purchasing a product, they should also compare home loan offers from different lenders. Interest rates, processing fees, prepayment charges, and loan terms can vary significantly between banks and housing finance companies.

Even a small difference in interest rate—say 0.5% or 50 basis points—can result in substantial savings over a long tenure. For example, on a ₹75 lakh loan for 20 years, a 0.5% lower interest rate can save several lakhs of rupees over the loan tenure.

Borrowers should also compare factors such as fixed versus floating interest rate options, processing and administrative charges, flexibility for prepayment or foreclosure, and the lender's customer service and digital loan management, as taking the time to evaluate these aspects can help secure better loan terms and reduce overall borrowing costs.

5. The responsibility of a loan

A home loan is not just a financial product—it is a long-term responsibility. Missing EMIs can have serious consequences. It can lead to penalty charges, higher interest costs, and a negative impact on your credit score. A poor credit score can make it difficult to obtain future loans or credit cards.

In extreme cases, prolonged default may lead to legal action or even repossession of the property by the lender.

To avoid such situations, borrowers should maintain an emergency fund covering at least 6–12 months of EMIs, opt for EMI auto-debit to prevent missed payments, avoid taking multiple large loans simultaneously, and inform the lender early if they face temporary financial difficulties, as responsible borrowing ensures financial stability and peace of mind throughout the loan tenure.

BUSINESS NEWS

R&B Fashion Expands Global Footprint; Launches 10th Store in Kerala



R&B, the fast-growing lifestyle fashion brand from Apparel Group, continues its strong expansion in India with the launch of its 42nd store in the country and 4th in Kochi. With a robust global footprint of over 184 stores across 9

countries, the brand is rapidly strengthening its presence in key Indian markets, with Kerala emerging as a strategic growth hub.

The new store at 58 Willingdon, near BOT Bridge, was inaugurated by

Thomas Chacko, Owner of Group Mukkadan, and Amitha Jobin, Influencer and Content Creator. This marks another milestone in R&B's India journey, reinforcing its commitment to making trend-forward, high-quality

fashion accessible to a wider audience. Kochi continues to play a pivotal role in this expansion, reflecting strong consumer demand and brand affinity in the region.

"The launch of our 42nd store in India is a testament to the incredible momentum R&B has built as a premier destination for accessible fashion. By expanding our footprint in Kerala, we are not just opening doors; we are reinforcing our commitment to a region that has shown a sophisticated appetite for global trends at an exceptional value," said Mr. Tushar Ved, President of Apparel Group India. "India remains a cornerstone of our global growth strategy. This latest milestone underscores our mission to bridge the gap between high-street style

and everyday affordability, ensuring that every customer in Kerala has access to a world-class shopping experience right in their neighbourhood."

Spanning 8,000 square feet, the new concept store is designed to deliver a seamless and elevated shopping experience. Featuring digitally integrated touchpoints, intuitive layouts, and energy-efficient lighting, the store blends modern retail design with functionality to enhance customer engagement.

With an established presence across Karnataka, Kerala, Telangana, Maharashtra, and Gujarat, R&B is now poised to expand further into emerging markets, continuing its mission to democratize fashion across India.



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Aster Medcity Observes World Autism Awareness Day

Aster Medcity's Aster KIND (Kids Integrated Neuro Developmental Centre), under the Centre of Excellence in Paediatrics & Neonatology, marked World Autism Awareness Day with a programme promoting awareness, acceptance, and inclusion. The event featured a vibrant talent show, creative sessions, and experience-sharing segments highlighting the abilities of individuals with autism.

The event was attended by Dr. Nalanda Jayadev, CEO of Aster Medcity, alongside Dr. Jeelson C Unni, Senior Consultant, Paediatrics and Neonatology, Dr. Anitha Vijayan, Developmental Paediatrics, and Dr. Maria Grace Treasa, Senior Speech Language Pathologist. Representing the IAP Cochin, President Dr. Vijayan K.G. and

Secretary Dr. Sathyajith Nair joined the celebration. The event was also attended by Rotarian Mr. J.J. Thomas from the Rotary Club of Kochi.

Day Dreams Vocational Training Centre showcased their trainees' skills, followed by an engaging talk by Dr. Baby Chakrapani (CUSAT) and a creative art session by Ms. Smriti Santosh, enjoyed by both children and parents.

The event also featured an exhibition and sale showcasing the talents of autistic individuals. Displays included baked goods from 'Ausome Bites', a venture of Autism Club, Ernakulam; handmade scented candles from 'Luiz Candles'; and 'Talking Fingers', a book authored by non-speaking autistic individuals, offering personal insights and aspirations.

Asset Homes Marks 20th Year with 28 Projects worth Rs.5100 Cr



Asset Homes, one of Kerala's most established and trusted real estate developers, has announced its strategic roadmap for Financial Year 2026–27, as the company enters its 20th year.

The announcement signals a calibrated shift in Asset Homes' growth trajectory from scale-led expansion to a value-driven development philosophy anchored in premiumisation, sustainability, technology integration, and disciplined capital deployment.

As part of its FY 2026–27 development pipeline, Asset Homes will launch 28 projects across Kerala, comprising 3,821 residential units and approximately 55 lakh square feet of construction, with an estimated development value of ₹ 5,100 cr. These developments will span key urban and emerging markets, including Thiruvananthapuram, Kollam, Pathanamthitta, Kottayam, Alappuzha, Kochi, Thrissur, Palakkad, Kozhikode & Kannur, further strengthening the company's statewide presence.

The foundation stone for its 125th project will be laid on 24 April, and the company's total project count is expected to cross 150 during the financial year.

Asset Homes will complete construction and hand over 8 projects out of the 33 ongoing projects, during the financial year, covering approximately 600 residential units and 10 lakh square feet of built-up area.

A key highlight of the upcoming year will be the launch of Kerala's tallest residential tower, a 63-floor landmark development at Kozhikode Beach, reinforcing Asset Homes' leadership in large-format vertical living.

Commenting on the announcement, V. Sunil Kumar, Founder and Managing Director of Asset Homes, said, "As we enter our 20th year, we are consciously evolving from a builder to a creator of enduring communities and trusted urban ecosystems. The future of real estate will be defined not by scale alone, but by the ability to deliver long-term value through design excellence, sustainability, and disciplined execution."

International Expansion

As part of its initial UAE portfolio, Asset Homes is set to launch five residential developments in Dubai during the financial year. The first two projects, positioned in the affordable luxury segment, are being developed at Dubai South.

Tracing Invisible Pollutants in the Arctic: KUFOS Researchers Contribute to India's Summer and Winter Arctic Expeditions 2025–26

Researchers from the Kerala University of Fisheries and Ocean Studies (KUFOS), Kochi, have made a significant contribution to India's polar research programme through their participation in both the summer and winter phases of the Indian Arctic Expedition 2025–26, organised by the National Centre for Polar and Ocean Research (NCPOR) under the Ministry of Earth Sciences (MoES), Government of India.

The research project titled "Pesticidal POPs and Chemicals of Emerging Arctic Concern (CEACs) in the Arctic Fjords, Rivers, and Lakes" was led by Anu Gopinath, Professor and Head of the Department of Aquatic Environment Management at KUFOS, Kochi. The project was

carried out in collaboration with Paromita Chakraborty, Professor at SRM Institute of Science and Technology, Tamil Nadu, who served as the Co-Principal Investigator. The proposal was selected by NCPOR for both the summer and winter components of the expedition, highlighting its scientific importance in ongoing Arctic environmental studies.

Kirthiga S. S., PhD Research Scholar at KUFOS, participated in the summer batch of the Indian Arctic Expedition 2025–26 during August 2025, where she carried out field-based scientific investigations as part of the project. The expedition involved environmental sampling and observations in Arctic aquatic systems including fjords, rivers and lakes.

BUSINESS NEWS

JINDAL TMT to expand presence in Kerala

In a strategic move to cement its presence in the Kerala construction sector, Jindal TMT has announced a major expansion of its operations by onboarding Nova Steels as its official franchise partner in the State. The steel major intends to cater specifically to the regional demand by manufacturing its high-grade 500 and 550 TMT bars at its Kanjikode plant in Palakkad. These products are specifically engineered to withstand Kerala's unique climatic challenges and are noted for their superior earthquake resistance, quality, and long-term durability.

Amit Goyal, Vice President of Jindal TMT, stated during a press interaction that the company is committed to providing the best-in-class TMT bars for the construction of houses and high-rise flats by manufacturing them locally. He emphasized that the brand would further strengthen its market penetration by appointing a robust network of dealers across all districts. Goyal also issued a stern warning to unauthorized manufacturers who have been



misusing the Jindal brand name to distribute sub-standard products. He noted that legal action would be initiated against those using inferior raw materials to deceive customers, asserting that the company's primary objective in Kerala is to ensure consumers have access to genuine, high-quality steel.

The announcement was made in the presence of Nova Steels managing partners Ibin Moosa and Moideen Mani, alongside manager K M Minhaj and production manager K M Misvan. By leveraging local production and a stringent quality control framework, the partnership aims to provide a reliable supply chain for the state's infrastructure needs while protecting the brand's integrity against counterfeit trade.

Aster Medcity Kochi Becomes First in India to Launch "Smart" Adaptive DBS for Parkinson's Disease

Aster Medcity has launched Adaptive Deep Brain Stimulation (aDBS) at its Parkinson and Movement Disorders centre. This milestone follows a transformative shift from conventional "fixed" stimulation to a responsive, smart adaptation technology for patients living with advanced Parkinson's Disease.

Adaptive DBS is a major technological leap that can sense real-time brain signals related to Parkinson's symptoms and adjust stimulation levels automatically throughout the day and night. Unlike conventional systems that deliver the same current regardless of the patient's activity level, aDBS functions like a "brain thermostat." Within a dosage limit set by an experienced clinician, the system automatically fine-tunes the current-increasing stimulation when symptoms worsen and reducing it when they improve or during sleep.

Deep Brain Stimulation (DBS) has long been a well-established treatment for Parkinson's patients whose symptoms such as tremors, stiffness, and slowness are no longer fully controlled by medication. By delivering low-intensity electrical pulses to specific areas deep inside the brain, DBS helps restore movement control and significantly improves quality of life. While over 200,000 patients worldwide have benefited from this standard of care, the technology has traditionally relied on Conventional DBS which provides a continuous, fixed level of stimulation set by a specialist during hospital visits.

"This highly personalized approach ensures that patients receive the exact amount of therapy they need at any given moment without having to make manual adjustments," said Dr. Asha Kishore, Director- Parkinson's & Movement Disorders Centre, Aster Kerala Cluster.

BUSINESS NEWS

Beena Kannan Couture Miss Universe Kerala Pageant to be Held in Kochi from May 22



The Beena Kannan Couture Miss Universe Kerala pageant will be held from May 22 to 26 at Le Méridien Kochi, the organizers announced at a press conference. Organized by Queen Frame Studios, the event is powered by title sponsor Beena Kannan Couture. The pageant will span six

days, culminating in a grand finale.

The competition serves as the official gateway for Kerala contestants to the Miss Universe India stage. The winner will represent the state at the national-level competition, organized by Glamanand Entertainment Pvt. Ltd.

A total of 24 contestants, shortlisted through auditions conducted across major cities, colleges and Seematti showrooms in Kochi and Kottayam, will compete for the crown.

The semi-finals are scheduled for May 25 at Beena Kannan Couture, Seematti, Kochi. The

judging panel for the semi-finals includes Beena Kannan, CEO and Lead Fashion Designer of Seematti; Actor and Miss Universe India 2025 Manika Vishwakarma and Nikhil Anand, Chairman of Miss Universe India. Selected finalists will walk the ramp at the grand finale on May 26.

The grand finale will be judged by a distinguished panel comprising Miss International India Roosh Sindhu, Nikhil Anand, Director of Franchise Operations Amjad Khan and former Miss Universe Kerala Aiswarya Sreenivasan, who will crown this year's winner.

Renowned model and beauty pageant holder Archenaa Ravi serves as the Director of Miss Universe Kerala, while renowned choreographer Sham Khan is the Show Director and Choreographer. The organizers also stated that the grand finale is expected to host 350-400 invited guests, including celebrities, influencers, and prominent personalities.

The press conference, held at Beena Kannan Couture, Seematti Kochi, was attended by Archenaa Ravi, Beena Kannan, Aiswarya Sreenivasan, Dr. Bazima Nahan, Founder, The Radiance Clinic; Dr. Gigi Shamsheer, Founder, Dr. Gigi's Clinic for Women and Miss Universe Kerala Strategic Partner Pramod.

CSL Signs Joint Venture Agreement with HBL Engineering Limited



Cochin Shipyard Limited (CSL) and HBL Engineering Limited have signed a Joint Venture Agreement for the development and commercialization of electric mobility and energy storage technologies for the maritime sector. The collaboration will focus on the development of advanced marine batteries, Battery Management Systems (BMS), electric motors, power electronics, and charging infrastructure.

The joint venture aims to cater to both domestic and international markets, supporting the global transition towards sustainable and green maritime solutions. Speaking on the occasion, Shri Jose V. J, Director (Finance) & CMD (Additional Charge), CSL stated: "We are delighted to partner with HBL Engineering Limited and formalize this Joint Venture Agreement. This represents a watershed moment for CSL, marking a significant

milestone in advancing the Company's green maritime ecosystem. Collaborations with home-grown technology companies are the need of the hour to indigenously develop state-of-the-art marine batteries and associated technologies. This initiative will not only benefit CSL but also enable Indian maritime sector to adopt indigenous battery and energy solutions, thereby supporting compliance with the green shipping requirements."

Speaking on the occasion, Dr. AJ Prasad, CMD (HBL) stated: "HBL is delighted that CSL has taken an unprecedented initiative to expedite indigenisation of electric propulsion and allied systems for the maritime sector, by forming a JV with HBL to give this business opportunity the advantages of flexibility that the private sector has. HBL's decades of work on specialised batteries and 10 years of work on motors, when combined with support and endorsement from CSL will increase the confidence of users to source indigenous systems".

Maruti Profit Slips in Q4, Revenue Jumps 29%

Maruti Suzuki had a record year in 2025-26 in terms of revenue and sales, but rising costs took a bite out of profits. The automaker posted consolidated revenue of over Rs 1.8 lakh crore, up 19.9% from the previous year, with total sales of 24.2 lakh vehicles. Net profit, however, barely moved - rising 1.2% to Rs 14,680 crore - as higher material, employee & depreciation costs ate into margins.

The March quarter told a similar story: Revenue jumped 28.6% to Rs 52,462 crore, but net profit slipped 6.4% to Rs 3,659 crore. R C Bhargava, chairman, Maruti Suzuki India, said the auto industry is back in a growth phase, helped by stronger consumer demand and govt support, including lower taxes on small cars. He said Maruti expects to roll out about 2.5 lakh more vehicles this year as supply bottlenecks ease and new capacity comes online. The bigger constraint right now, he said, is not whether people want to buy cars but how many the company can actually make. Maruti is adding new production lines that will bring roughly 5 lakh additional units of annual capacity this year.

BUSINESS NEWS

Double Horse Announces Winners of 'Golden Getaway Season 3'



Double Horse, Kerala's leading food products brand, has announced the winners of 'Golden Getaway Season 3', its flagship consumer engagement initiative, at a press meet held in Kochi.

Building on the success of its previous editions, Golden Getaway Season 3 witnessed strong participation from consumers across Kerala, further reinforcing the brand's enduring connection with households. The winners were selected from thousands of enthusiastic consumers who took part in the campaign.

The campaign was launched to reward the trust of loyal Double Horse customers, with assured cashback of up to ₹ 100 on every eligible purchase. In addition, participants stood a chance to win prizes collectively valued at ₹ 6 crores. The rewards included a bumper prize of a Kia Sonata car, an international trip to Singapore, and a wide range of premium home appliances such as air conditioners, microwave ovens, air fryers and gold coins.

Among the winners, Leena Vasudevan from Guruvayoor won the bumper prize of a brand-new

Kia Sonata car, while Nidhisha from Kannur won the international trip to Singapore, along with several other winners who received exciting rewards.

The event was graced by actress and brand ambassador Ms. Mamta Mohandas, who, along with Director Mr. Joe Ranji, Associate Directors Ms. Eleza Vinod Manjila, and Ms. AnniaSanthosh Manjila, presented the gifts to the customers.

Mr. Vinod Manjila, Chairman and Managing Director of Double Horse, said, "For us, every household that chooses Double Horse is not just a consumer, but a relationship we value deeply. Golden Getaway Season 3 is a celebration of that connection, built over years of shared trust and consistent experiences. We see this initiative as an opportunity to give back in a way that feels genuine and meaningful, and we will continue to nurture this bond with care, responsibility, and a long-term vision."

Federal Bank Q4 Net Profit Hits ₹1,259 Cr

Federal Bank reported a robust and structurally strong performance for the quarter ended 31 March 2026 (Q4 FY26) with a net profit of Rs.1259 crore. The period was characterized by margin expansion, a surge in fee income, and asset quality reaching new historical benchmarks.

Commenting on the performance, **Mr. KVS Manian**, Managing Director & CEO, said:

"Our Q4 performance represents a strong operational quarter that is fully aligned with our strategic roadmap. We have made significant progress in restructuring our liabilities by focusing on retail mobilization and reducing reliance on high-value deposits, which is reflected in our optimized cost of funds. Reaching the ₹1 lakh crore milestone in both CASA and NR deposits concurrently is a structural achievement that reinforces our funding moat.

While shifting the asset mix is a medium-term journey, we are seeing the desired growth in our chosen segments. With our new in-house Wealth Platform now live and our RoA and NIMs returning to pre-rate cut levels, we are well-positioned for the next phase of our growth."

Strategic Network Expansion

The Bank added 39 new branches during the quarter. This expansion and restructuring process has been elevated through a highly data driven approach, leveraging detailed studies by external experts. These insights are helping the Bank build a solid, data-driven branch network designed for maximum impact and efficiency.

Key Highlights – Q4 FY26

- Profitability: Net profit stood at ₹ 1,259.10 crore for the quarter, a sequential growth of 20.93% and, supported by stronger core earnings. The net profit for the financial year stands at ₹ 4,117.32 crore.
- Total Deposits rose to ₹ 3,13,909.39 crore, up 5.41% QoQ, led by Resident and NR book.
- Liability Restructuring: The Bank successfully optimized its funding profile by focusing on retail liabilities and deliberately reducing the volume of high-value deposits to lower the overall Cost of Funds (5.46%).
- NR Franchise Milestone: Further strengthening its core moats, the NR deposit book crossed the ₹ 1 lakh crore milestone, reaching ₹ 1,02,619.69 crore (up 7.04% QoQ).

IIM Kozhikode Invites Applications for the 19th Batch of Executive Post Graduate Programme in Management

Globally accredited by AMBA and EQUIS, the two-year executive MBA offers three on-campus modules and an optional international immersion for working professionals seeking broader leadership responsibilities

The Indian Institute of Management Kozhikode (IIM Kozhikode) has opened admissions for the 19th batch of its flagship Executive Post Graduate Programme (EPGP) in Management, a two-year MBA for working professionals. With this announcement, the Institute reaffirms its position as a leading destination for executive education in India, combining academic rigour, managerial relevance and a learning experience that reflects its global academic standards and the changing needs of business and industry.

IIM Kozhikode formally announced the launch of admissions for the 19th batch at a media event, where **Prof. Debashis Chatterjee, Director, IIM Kozhikode**, underscored the enduring legacy of the programme in shaping future-ready leaders. He highlighted the programme's strong track record in fostering a diverse and inclusive learning environment, including one of the highest levels of women's participation across the Institute's flagship offerings. He also drew attention to the changing global economic landscape and the growing importance of capabilities such as data analytics and artificial intelligence in contemporary management practice.



Sharing his thoughts on the launch, **Prof. Debashis Chatterjee, Director, IIM Kozhikode**, said, "The EPGP has consistently brought together professionals from varied sectors, functions and career stages into a cohort defined by intellectual depth, diversity of perspective and a shared commitment to growth. We remain committed to nurturing globally minded, technologically fluent and socially conscious managers who can lead with judgement, agility and purpose in a rapidly changing business environment today."

Last year, the 18th batch marked a significant milestone in IIM Kozhikode's executive education journey. With 672

participants, it became the largest Executive MBA cohort in the Institute's history. Women comprised 29 per cent of the batch, representing the highest level of participation recorded so far. The cohort reflected strong diversity across senior professionals and entrepreneurs from the private sector, government and public sector undertakings, with representation from industries such as information technology, consulting, BFSI, manufacturing, healthcare, pharmaceuticals, energy, legal services, aerospace and more. Participants brought a wide span of professional experience, ranging from three years to over twenty years.

BUSINESS NEWS

Milma Ernakulam Union demands immediate hike in milk price

Members of the governing body of Milma's Ernakulam Regional Co-operative Milk Producers' Union (ERCMPU) has submitted a letter to the Milma Chairman and Managing Director demanding immediate implementation of the decision of the Milma Federation to increase in milk price in view of steep rise in production cost.

They also staged a sit-in protest in front of the Federation office at Thiruvananthapuram Federation office to press the demand. The letter was submitted by ERCMPU Chairman C. N. Valsalan Pillai along with Federation governing body members T. N. Sathyan, Tara Unnikrishnan, and K. K. Johnson.

In August last year, ERCMPU had submitted a memorandum to Kerala Cooperative Milk Marketing Federation (KCMMF) seeking a hike in milk price considering the steep increase in production cost, seriously impacting the dairy sector.

Following this, a three-member committee was formed to study the matter and submit a report, which recommended increase of up to Rs 6 per litre of

milk. Subsequently, a Federation meeting was held and a decision was taken to increase the milk price and entrusted Milma Chairman to implement the decision.

However, the implementation of the decision has been delayed by the members of the federation owing allegiance to the ruling parties, citing technical reasons.

A decision on the price increase cannot be delayed considering the steep rise in price of cattle feed, essential commodities and labour cost, which had pushed the dairy sector into a severe financial crisis. Also, severe summer heat has significantly reduced milk production, dealing a grim blow to the farmers. The prevailing situation has forced many small-scale farmers to exit the sector. It is Milma's responsibility to protect those who have stayed in the sector despite heavy challenges faced by them.

Considering these exceptional circumstances, ERCMPU wanted the immediate implementation of the federation's decision to increase the milk price.



Keyhole Clinic Launches DNA Testing for Early Prediction of Health Risks

DP Diagnostics, a division of Keyhole Clinic, Edappally, has launched advanced DNA testing services aimed at enabling early prediction of potential health risks. Genetic testing, also known as DNA testing, is an important preventive healthcare tool that helps identify an individual's predisposition to various diseases, allowing timely intervention well before symptoms appear.

This comprehensive service has been introduced in Kerala in collaboration with Neotech World Lab, a leading clinical genomics organization based in Delhi. The testing is conducted through an NABH-accredited laboratory, integrating precision diagnostics with cutting-edge technology to deliver high-quality healthcare solutions.

The tests are designed to detect genetic predispositions to chronic conditions such as diabetes, cancer, cardiovascular diseases, neurological disorders, and certain mental health conditions. Sample collection is simple and non-invasive, typically using saliva or blood samples.

In addition, the facility offers specialized wellness panels that



evaluate factors such as nutrition, obesity, immunity, skin health, and sleep patterns. Advanced diagnostic services including cardiometabolic risk assessment, pharmacogenomics (which studies how an individual responds to medications), and whole exome sequencing for the identification of rare genetic disorders are also available.

Dr. R. Padmakumar, Managing Director of Keyhole Clinic, emphasized that prevention is more effective than treatment, noting that early identification of

health risks can significantly improve long-term outcomes. Dr. A. Govinda Rao, CEO of Neotech World Lab and a noted geneticist, highlighted that each individual's DNA is unique, and genetic testing offers precise insights that support personalized preventive strategies and lifestyle modifications.

Premna Subin, Director of DP Diagnostics, announced that ongoing educational initiatives are being conducted to help medical professionals stay updated on advancements in genetic testing.

The new facility is located on the second floor of Keyhole Clinic, near Edappally Metro Pillar 448. For further information and appointments, contact 099465 96357.

Dr. Resen Rajan, Consultant General & Laparoscopic Surgeon-VPS Lakeshore Hospital & Keyhole Clinic, Kochi; Mr. Orison Jose Francis, Aluva (Investor); and Ms. Ananya Das, Representative, Neotech World Lab, were also present at the media conference.

Manappuram Finance congratulates IIM graduates



Mr. VP Nandakumar, Chairman and Managing Director of Manappuram Finance Ltd, Mr TV Narendran, and Mr Debashis Chatterjee.

Manappuram Finance Limited congratulated the students who received their degrees on the occasion of the 28th annual convocation of IIM Kozhikode. 1,432 students across eight colleges received their degrees. IIM Kozhikode is one of the best educational institutions in the country, having been ranked in the world university rankings.

In his convocation address, VP Nandakumar, Chairman, Manappuram Finance Limited and Chairperson, Governing Body, IIM Kozhikode, said that management education is essential to handle complex situations, inspire society and take value-based decisions. He called upon the students to remain students throughout their lives and make

meaningful contributions to the growth of the country by starting quality institutions and ventures.

Tata Steel Limited CEO and Managing Director TV Narendran, who attended the event, said that students should acquire self-awareness and adaptability in the ever-changing global environment and acquire skills in technologies including AI. Technology is not only changing the nature of business but also creating new

opportunities. Forty years ago, workers opposed computerization. Then they saw that it created more job opportunities. The same is going to happen with AI, he said.

Speaking at the event, IIM Kozhikode Director Debashis Chatterjee emphasized that they provide world-class management education and that is why the institution has been able to gain global recognition. ■

Muthoot Exim Expands Gold Recycling Network with 100th Gold Point Centre



Muthoot Exim (P) Ltd., the precious metals division of the -139-year-old Muthoot Pappachan Group (Muthoot Blue), has opened its 100th Gold Point Centre, reinforcing its leadership in India's organized gold recycling space.

Muthoot Gold Point, the retail arm of the Muthoot Pappachan Group, has played a pioneering role in India's gold recycling space as the first organized, national-level entity to introduce a structured ecosystem. Through its network of Gold Point centres, the company offers a transparent, scientific, and reliable way for customers to sell old and unused gold, contributing to a circular gold economy. Building on growing consumer trust and demand for organized services, the Muthoot Exim plans to further expand its footprint over the next two years.

Through these centres, the company sources old and unused gold directly from consumers, which is then refined and reintroduced into the domestic market as 24K purity gold bars.

This process helps reduce the need for new mining activities while supporting the domestic gold supply chain and promoting responsible gold consumption. Since its inception,

Muthoot Gold Point has procured almost 5 tonnes of old gold from more than 55,000 customers, with around 40 percent of customers returning for repeat transactions, reflecting strong customer trust in the brand's transparent gold evaluation process.

Commenting on the expansion, **Thomas Muthoot**, Executive Director, Muthoot Pappachan Group & Managing Director, Muthoot Exim, said, "The launch of our 100th Muthoot Gold Point centre marks an important milestone in our journey to build a structured and organised gold recycling ecosystem in India. Over the years, we have focused on creating transparent and reliable platforms that allow customers to realise the value of their idle gold while contributing to a more sustainable gold supply chain." ■

ESAF Bank reports 166% growth in operating profit in Q4

ESAF Small Finance Bank has reported a net profit of ₹ 24 crore for Q4 FY26, as against a loss of ₹ 183 crore in the same quarter last year and a profit of ₹ 7 crore in the previous quarter. Total business stood at ₹ 48,276 crore as of 31 March 2026, registering a year-on-year growth of 14.8%. Gross advances grew by 19.4% to ₹ 22,426 crore, while deposits increased by 11.1% to ₹ 25,850 crore.

Secured loan disbursements grew by 73.8% year-on-year to ₹ 10,134 crore during the quarter. Secured assets now constitute 61% of gross advances, up from 53% a year ago, reflecting the Bank's continued focus on strengthening portfolio quality.

Gold loans emerged as a key growth driver, with the portfolio expanding to ₹ 8,858 crore, reflecting 54.5% year-on-year growth. In line with the Bank's calibrated de-risking strategy, the microfinance portfolio moderated from ₹ 8,857 crore in Q4 FY25 to ₹ 8,746 crore in Q4 FY26, with its share of gross advances declining from 47% to 39%.

The Bank added nearly 2.3 lakh new customers during the quarter, taking the total customer base to 102.2 lakh, reflecting strong traction across products and geographies.

Commenting on the performance, **Dr. K. Paul Thomas**, Managing Director & CEO, ESAF Small Finance Bank, said:

"Q4 FY26 reflects a continued strengthening of our business with improved profitability and steady progress in asset quality. The successful execution of our MARG strategy—focusing on MSME, Agri, Retail, and gold lending—has accelerated our shift towards a more secured, granular, and sustainable portfolio. With secured assets now accounting for over 60% of our advances, we are building a resilient balance sheet for long-term growth. We remain confident that this strategic shift, supported by investments in technology, operational efficiency, and risk management, will continue to drive consistent performance while staying true to our mission." ■

BUSINESS NEWS

NMPA Organizes Maritime Seminar on Maritime Adversities and Indian Port Act 2025



New Mangalore Port Authority organized the Maritime Seminar on the theme “Maritime Adversities and Role of Stakeholders” and “Indian Port Act 2025” in Mangalore.

The seminar brought together maritime stakeholders, industry experts, port users, and government officials to deliberate on emerging maritime challenges and discuss the implications of the Indian Port Act 2025 in strengthening port governance and operational efficiency.

Smt. S. Shanthi, Deputy Chairperson, New Mangalore Port Authority, presided over the function. Sri Darshan H. V. (IAS), Deputy Commissioner, Dakshina Kannada, inaugurated. Shri Nandakumar V. Pillai, Director (Refinery), MRPL, attended the programme as the Guest of Honour. Capt. Manoj Joshi, Deputy Conservator, NMPA, welcomed the dignitaries and participants.

In her presidential address, Smt. S. Shanthi emphasized the importance of stakeholder coordination, preparedness, and adoption of best practices to overcome maritime challenges and enhance operational efficiency at ports.

Chief Guest Sri Darshan H. V. (IAS) appreciated the initiative taken by NMPA in organizing the seminar and stressed the need for strong coordination among government agencies, industry stakeholders, and port authorities to address maritime risks, security and ensure smooth port operations.

NMPA Achieves Record Cargo Handling

New Mangalore Port Authority has achieved a historic milestone by handling 50.04 million tonnes of cargo during the financial year 2025–26, marking its highest-ever annual cargo throughput. Significantly, this achievement comes during the 50th financial year of the Port, making it a landmark accomplishment in the Golden Jubilee year.

This record performance reflects the sustained growth, operational efficiency, and strong collaboration between the Port and its stakeholders. The achievement further strengthens NMPA’s position as a key maritime gateway on the west coast of India.

Yamaha Hosts First-Ever ‘Mega Mileage Challenge’

India Yamaha Motor (IYM) Pvt. Ltd. hosted the Mega Mileage Challenge in Kochi for the FZ-S Fi Hybrid motorcycle and 125cc Fi Hybrid scooters – Fascino & RayZR. The initiative aimed to showcase the impressive fuel efficiency enabled by Yamaha’s Hybrid Technology, featuring the Smart Motor Generator (SMG) system, while educating customers on its real-world benefits. Conducted in collaboration with authorized dealerships – Vijaigiri Auto Agencies, Peringhat Motors, Indel Automotives, and Sree Vigneswara Motors – the event saw enthusiastic participation from Yamaha customers and their family members.



The Smart Motor Generator (SMG) and Stop & Start System (SSS) work in tandem to optimize fuel efficiency while reducing emissions. These technologies ensure quieter starts, provide electric-assisted torque for smooth acceleration, and automatically shut off the engine during idling to conserve fuel. Together, they enhance the riding experience by delivering better mileage, improved performance, and a lower environmental footprint—making them ideal for riders seeking both efficiency and excitement.

The challenge featured a curated route of approximately 60 km for motorcycles and 35 km for scooters, covering a mix of city

roads, urban traffic, and open stretches. This allowed participants to experience the vehicles across varied riding conditions, evaluating aspects such as suspension, manoeuvrability, braking, acceleration, and initial pick-up. To ensure accurate mileage measurement, all vehicles were refuelled to a consistent level before and after the ride, with fuel consumption carefully recorded.

Beyond the ride, Yamaha experts engaged with participants, sharing practical tips on riding techniques and maintenance practices to help maximize fuel efficiency. As a token of appreciation, all participants received exclusive souvenirs along with a complimentary bike and scooter wash. Yamaha further reinforced its commitment to customer satisfaction with a comprehensive 10-point inspection, ensuring optimal performance and safety for all participating vehicles.

The winners were presented with trophies and certificates in appreciation of their accomplishments:

Motorcycle: Amal U S, Thajudeen, Eldo. Scooters: Anisha & Nitha, Karthika, Godson

JAIN University Partners with Prayatna to Promote Neurodiversity on World Autism Day

JAIN (Deemed-to-be University), Kochi, joined hands with Prayatna Centre for Child Development to host a specialized session titled “Beyond Labels: Embracing Neurodiversity in Autism” in observance of World Autism Day.

During this collaborative program, experts from Prayatna provided specialized training for the faculty members and students of JAIN University on autism inclusion, and strategies for supporting neurodivergent learners.

“This initiative was designed to equip educators with the



practical tools needed to create a more inclusive and supportive

academic atmosphere”, said Dr. Tom Joseph, Director-New

Initiatives, JAIN University, Kochi.

“Looking towards the future, Prayatna will provide training for students at JAIN University who require specialized guidance” said Dr. Joseph Sunny Kunnacherry, Founder, Prayatna Centre for Child Development at Kochi.

Dr. Joseph Sunny Kunnacherry along with Team Prayatna - Dr. Neha Menon, Ms Ashitha Paul, Ms Divya Krishna along with Team Jain University – Ms Bindhu Menon, Dr. Jeena Madhavan, Dr. Rachel Jyothy Alex and faculty members of psychology Department were present.

Sufficient Availability of LPG, Petrol and Diesel in Kerala: Public Urged Not to Panic

The State Level Coordinator (SLC), Oil Industry – Kerala, representing all Oil Marketing Companies (OMCs – IOCL, BPCL & HPCL), has reassured the public that supplies of Domestic LPG, Petrol, and Diesel remain adequate and uninterrupted across the State. The overall supply situation is being closely monitored, and necessary measures are in place to ensure seamless availability of all petroleum products.

Domestic LPG cylinder stocks are sufficient, and deliveries are being carried out as per customer bookings. Stocks at LPG distributorships are being regularly replenished by OMCs to maintain continuity of service. To enhance transparency and ensure authenticated delivery, the Delivery Authentication Code (DAC) system has been made mandatory. Consumers are requested to cooperate by sharing the DAC at the time of delivery. Customers are also encouraged to use digital platforms for booking refills and avoid visiting distributor showrooms.

A booking interval restriction has been introduced as a regulatory measure to ensure equitable distribution among consumers. OMCs have assured that all genuine bookings will be honoured and delivered at customers' doorsteps in accordance with the booking sequence.

With regard to Commercial (Non-Domestic) LPG, supplies are being managed in line with guidelines issued by the Ministry of Petroleum & Natural Gas (MoPNG), Government of India, and the Government of Kerala. Currently, approximately 70 percent of the average pre-crisis demand is being met. Essential sectors such as hospitals, hostels, crematoriums, schools, and old-age homes are being supplied 100 percent of their requirements, while semi-essential and non-essential sectors are receiving supplies in the range of 62–68 percent.



This prioritisation ensures uninterrupted functioning of critical services.

The Government of India and the Government of Kerala are also promoting the use of Piped Natural Gas (PNG) as an alternative cooking fuel for domestic as well as industrial and commercial segments. Additionally, 5 KG Free Trade LPG (FTL) cylinders are being made available for migrant workers and students without local address proof through authorised distributors and outlets, upon submission of a valid government-issued Proof of Identity (POI), thereby ensuring inclusive access to clean cooking fuel.

OMCs are working in close coordination with the State Government and District Administration to ensure transparency in distribution and to prevent any malpractices. Regular inspections are being carried out at LPG distributorships by OMC officials to ensure fair distribution and continuity of supply. The State Government and district authorities are also undertaking enforcement drives, including raids, to curb hoarding and black marketing of domestic LPG Cylinders.

It is reiterated that there is no shortage of LPG or petroleum products in the State of Kerala. Adequate stocks of Petrol and Diesel are available at all retail outlets and storage locations across Kerala. No instances of dry-out

have been reported, and supplies are being continuously monitored and replenished to maintain uninterrupted availability.

The SLC, Oil Industry – Kerala, has urged the

public to remain calm, avoid unnecessary purchase and unauthorized storing of fuels or panic booking, and cooperate with the guidelines issued in the larger public interest.

OMCs remain committed to ensuring reliable, accessible, and uninterrupted energy supplies to all consumers across Kerala at all times.

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