

Union Minister of Railways Ashwini Vaishnav Visits ICF Chennai and conducted inspection

Chennai Jan 10 2025: Ashwini Vaishnav, Hon'ble Union Minister of Railways, Information & Broadcasting, and Electronics & Information Technology, undertook a series of key visits today, highlighting innovation and progress across the railway and manufacturing sectors.



At Integral Coach Factory, Chennai:

The Minister conducted a detailed inspection at the Integral Coach Factory accompanied by Shri R.N. Singh, General Manager, Southern Railway and Shri U. Subba Rao, General Manager, ICF. The Minister inspected the newly upgraded Amrit Bharat Rake and the Vistadome Air-Conditioned Dining Car. Shri U. Subba Rao, General Manager, ICF, provided insights into the enhanced passenger comfort and safety features, including upgraded toilets and couplers. The Hon'ble Minister commended Team ICF for their continuous innovation in delivering advanced

rail travel solutions to the public. Later, the Minister met the representatives of Trade Union and interacted with the Press at ICF.

At RKTR Industries, Gummidipundi:

Later, the Minister visited the upcoming forged wheel manufacturing plant of RKTR Industries at Pudukoyal in Gummidipundi. The Minister reviewed their advanced inspection systems designed to detect flaws in critical railway components like wheel & axle, enhancing safety and reliability in operations. He commended RKTR for its role in strengthening the safety framework of Indian Railways.

RKTR Industries specializes in non-destructive testing

(NDT) solutions tailored for the railway sector. Their advanced inspection systems are designed to detect internal and surface defects in critical railway components, including rails, wheels, and axles. By employing technologies such as phased array ultrasound and eddy current testing, RKTR's solutions enhance safety and quality in railway operations. RKTR Industries is a leader in providing non-destructive testing (NDT) solutions for the railway sector. RKTR Industries is currently establishing a manufacturing plant in India for the production of forged wheels for Indian Railways at Pudukoyal, Gummidipundi.

At Syrma SGS Technology, Chennai:

The Minister also

visited Syrma SGS Technology Limited, where he laid the foundation stone for a new laptop assembly line. This marks a significant milestone in the 'Make in India' initiative, as Syrma SGS collaborates with MSI to produce laptops for the Indian market. Shri Vaishnav applauded Syrma SGS's efforts in driving India's electronics manufacturing ecosystem forward and noted the pivotal role of such initiatives in building a self-reliant India.

Syrma SGS Technology Limited, a leading Indian electronics design and manufacturing company, has announced a strategic collaboration with MSI, a global leader in AI-powered PCs and laptops, to manufacture laptops in India.

TN declines Madurai-Thoothukudi rail project: Railway Minister

Chennai Jan 10 2025: The Tamil Nadu government has decided not to proceed

with the proposed Madurai-Tuticorin railway line via Aruppukottai,

according to Railway Minister Ashwini Vaishnav.

Addressing questions regarding the reported closure of the project's land acquisition office, the minister revealed that the state government had formally communicated its decision to discontinue the project. This announcement comes despite Tamil Nadu Chief Minister M.K. Stalin's earlier letter to the Centre in August 2024, which sought funding for several new railway projects, including the Madurai-Tuticorin route via Aruppukottai.

Highlighting the importance of state collaboration in railway development, Vaishnav underscored the need for greater cooperation, particularly in land acquisition. "For the public's benefit, politics must not hinder development. If Tamil Nadu aligns its efforts with the Government of India's vision for progress, we can deliver enhanced facilities to the people," he stated.

The minister's remarks followed an inspection of Amrit Bharat and Vande Bharat sleeper coaches at the Integral Coach Factory (ICF) in Chennai.

Stalin tables amendment Bills prohibiting harassment of women. Enhances punishments and penalties for crimes

Chennai Jan 10 2025: In 2025, Tamil Nadu Chief Minister M.K. Stalin introduced Prohibition of Harassment of Women (Amendment) bills to the state assembly aimed at prohibiting harassment of women. Although penalties for such offenses were already defined, the government deems it necessary to further intensify these punishments, the Chief Minister stated.



Speaking at the Tamil Nadu Legislative Assembly today while introducing two amendment bills related to crimes against women, Chief Minister Stalin said:

"The DMK government is one that creates and implements various schemes for the betterment and development of women, who constitute half of

our society. The government has been actively promoting women in all spheres social, political, and economic. We witness and experience this progress daily, leading to increased societal contributions from women.

In this context, Tamil Nadu continues to stand as a state ensuring safety for women. It is evolving as a state where women participate significantly in the workforce and contribute greatly to society. At the same time, it is imperative to ensure their safety. The Tamil Nadu government operates with a firm

commitment to guaranteeing women's safety and taking uncompromising action against those involved in sexual harassment. The government ensures that such perpetrators face the full extent of punishment as defined by law.

This administration is tackling crimes against women with an iron fist. In more than 86% of cases, charge sheets have been filed within 60 days. Tamil Nadu functions as a government dedicated to safeguarding all women. Sexual crimes against women are unforgivable, and the punishments meted out

to the perpetrators must serve as a stern warning to others.

While penalties for such offenses are already defined under the BNS Act and state laws, the government believes there is a need to make these punishments even stricter. On this basis, I propose amendment bills to enhance penalties for such offenses under the BNS and BNSS Acts, as well as to amend the Tamil Nadu Prohibition of Harassment of Women Act of 1998. I urge all members of this assembly to approve these proposals," said Chief Minister Stalin.

Lok Sabha Speaker Om Birla lauds Vedanta Chairman Anil Agarwal's vision to promote art & culture

Chennai Jan 10 2025: Lok Sabha Speaker Shri Om Birla has hailed Vedanta Chairman Anil Agarwal's vision to make the 100-year old Riverside Studio Trust as the best international centre to promote art and culture. Speaking at a gathering at the renowned global centre for arts, which is located on the north bank of the River Thames, Shri Birla said that this studio will provide a platform to artists and performers from across the world. In a significant move that connects art, culture, and innovation across continents, Anil Agarwal, Founder and Chairman of Vedanta Group, will now own the iconic Riverside Studios.

Agarwal for his efforts in promoting art and culture at such a prestigious platform. Artists from across the world will get an opportunity to showcase the culture and art from their part of the world here in London," Shri Birla said in his address. "The Riverside Studio Trust will become the global stage for such artists to showcase their talent."

Shri Birla further praised Riverside Studios as a symbol of cross-cultural exchange, seamlessly integrating the realms of arts, culture, and innovation.

Expressing his gratitude, Anil Agarwal, Chairman Vedanta, stated, "It was a privilege to host Shri Om Birla at Riverside Studios. His vision and

leadership inspire us to continue working toward deepening the ties between India and the UK, not just through economic collaboration but also by celebrating and preserving our shared cultural heritage."

The Hon'ble Lok Sabha Speaker also appreciated Vedanta's pioneering effort in the fields of education, women empowerment and providing holistic development to children by transforming anganwadis into Nandghars.

"The Nandghars provide free education and nutrition to the children. Such measures are critical for upliftment of the underprivileged sections of the society,"

he remarked.

The visit concluded with a guided tour of the iconic Riverside Studios where Shri Om Birla expressed his appreciation for the venue's rich legacy in promoting arts and culture. Discussions also centered around the potential of such venues to play a vital role in advancing cultural diplomacy and strengthening people-to-people ties.

Shri Om Birla's visit to the Anil Agarwal Riverside Studios stands as a testament to the strong and evolving relationship between India and the UK. It underscores the shared vision of both nations to foster cultural bridges and lay the foundation for a future of mutual prosperity.

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Vaikunta Ekadasi celebrated with religious fervour across Tamil Nadu

Chennai Jan 10 2025: Thousands of devotees thronged vaishnavite temples across Tamil Nadu to celebrate the auspicious Vaikunda Ekadasi festival today morning during which the gateway to heaven (Sorga Vaasal) was opened through which the presiding deities passed through.

The sorga vasal opening event was celebrated with grandeur and spiritual fervor today across prominent temples, including the Sri Ranganathaswamy Temple in Srirangam, Sri Parthasarathy Swamy Temple in Triplicane, and the Tirumala Venkateswara Temple in Tirupati. Tamil Nadu HR and CE Minister P K Sekar Babu participated in the celebrations at the famous Lord Sri Ranganatha Swamy temple at Srirangam, the first of the 108 Divya Desams of Vaishnavite Temples.

Amid chanting of vedic hymns and shouting of "Ranga...Ranga" devotees followed Lord Nam Perumal as he went pass through the Sorga Vaasal.

At the Sri Ranganathaswamy Temple, Srirangam Vaikuntha Ekadasi celebrations last for 20 days, divided into two



parts: pagal pathu (morning part 10 days) and Ira pathu (night part 10 days).

Vishnu, as the Moolavar (the presiding deity) Ranganatha, is regarded to bless devotees in his Muthangi sevai, adorned with armour of pearls, on all 20 days.

On the 10th day of Pagal Pathu (previous day of Vaikuntha Ekadasi), the utsavar (proceSSIONAL idol), named Namperumal, is believed to bless devotees, in his form as Mohini Avatar.

On Vaikuntha Ekadasi, during daybreak, Namperumal is regarded to bless devotees, clad in an armour of diamonds and gems, was brought to the 1000-pillared hall from the sanctum sanctorum, through the northern gate known as Paramapada Vasal, the gate to Vaikuntha.

This gate is opened once in a year, only on the occasion of Vaikuntha Ekadashi.

Police have made elaborate security arrangements in all the temples to mark the occasion as devotees started thronging right before midnight to have darshan.

At the Sri Parthasarathy Perumal Temple in Triplicane, the morning rituals were marked by the opening of the 'Swarga Vaasal,' which attracted a massive turnout of devotees. People from across the city and beyond flocked to the temple to seek divine blessings on this auspicious day. The temple premises were filled with devotional hymns and chants, adding to the festive spirit.

In Tirupati, the Vaikuntha Ekadasi celebrations at the Sri Venkateswara Temple

saw a similar surge in devotees. The opening of the Swarga Vaasal at this sacred hill shrine was a moment of deep reverence for thousands of pilgrims. However, the celebrations come in the wake of a tragic stampede that occurred a couple of days ago during the distribution of tickets for the event, claiming six lives. Despite the somber shadow of the tragedy, devotees braved the crowds to participate in the festival, reflecting their unwavering faith.

Tight security arrangements were made in all temples and traffic was regulated to ensure the devotees had a hassle free darshan, while entering the Vaikunda Vaasal.

The HR and CE department has made all basic amenities for the benefit of teeming devotees in all the temples.

Duolingo Unveils 'Learn English from Tamil' Course to Empower Tamil Nadu Learners

MADURAI, Jan 10 2025: Duolingo, the world's most popular language-learning app, has unveiled its latest course, 'Learn English from Tamil.' This launch is tailored to meet the needs of Tamil speakers, helping them build English proficiency and access greater academic and professional opportunities. Tamil, the fifth most spoken language in India, is a cornerstone of the country's cultural and linguistic diversity. With this course, Duolingo reaffirms its commitment to enabling Tamil speakers to achieve their aspirations confidently and effectively.

Fourth Indic Language Course on Duolingo The 'Learn English from Tamil' course marks the fourth Indic course on Duolingo's platform, following Hindi, Bengali, and Telugu. By offering lessons in regional languages, Duolingo is breaking down barriers to language learning and making it accessible for everyone. The course provides a gamified, engaging, and culturally resonant learning experience, making it easier for



Tamil speakers to master English at their own pace, free of charge.

On the launch of the 'Learn English from Tamil' course, Karandeep Singh Kapany, Regional Marketing Director, Duolingo India, said, "Localization lies at the heart of our mission to make language learning accessible and relevant for everyone. With the 'Learn English from Tamil' course, we're excited to offer Tamil speakers an opportunity to learn English in a way that feels culturally resonant and engaging. India's linguistic diversity inspires us to create courses that reflect the unique needs of our users, and this launch is another step in our journey to empower learners across the country."

A Cinematic

Duolingo's ability to connect with users through cultural storytelling.

"Social media has given us a platform to connect with Tamil Nadu's deep love for cinematic flair and storytelling," said Abhishek Kumar and Nikhil Unni, Brand Strategy and Creative at Talented. "With 'English Vaathi Duo,' we aimed to create a campaign that not only celebrates the state's rich cultural heritage but also brings Duo's quirky personality to life in a way that resonates with Tamil audiences. From kuthu beats to cinematic dance sequences, every element was designed to spark excitement and engagement on social platforms."

Empowering Tamil Nadu Learners Duolingo's 'Learn English from Tamil' course reinforces the platform's mission to make language learning accessible, enjoyable, and effective. By addressing the unique needs of Tamil Nadu's learners, Duolingo continues to empower individuals with tools to achieve personal and professional growth while bridging language gaps.

Campaign Inspired by Tamil Nadu To celebrate the launch, Duolingo partnered with the creative agency Talented to craft a vibrant campaign rooted in Tamil Nadu's culture. Titled "English Vaathi Duo," the campaign blends the cinematic grandeur of Tamil pop culture with Duo's playful and quirky personality. The mascot takes on a new moniker, "English Vaathi," embodying his role as a teacher while seamlessly integrating into Tamil Nadu's rich cultural fabric.

The social-first campaign comes alive with striking visuals inspired by Tamil cinema, complete with kuthu beats, dance sequences, and larger-than-life theatrics. Designed to spark excitement and engagement, the campaign highlights

Kashmir Valley under grip of acute cold wave

Chennai Jan 10 2025: The Kashmir Valley continues to reel under severe cold, with night temperatures remaining several degrees below freezing despite a slight improvement on Friday, officials said.

The day temperature in Srinagar on Thursday reached 2.4°C above the seasonal average of 6.6°C. Similarly, other weather stations across the valley reported above-normal daytime temperatures.

However, the improvement in daytime warmth did little to alleviate the biting cold at night.

Srinagar, the summer capital of Jammu and Kashmir, recorded a minimum temperature of -4.3°C during the intervening night of Thursday and Friday. While this marked a slight increase of one degree, it was still 2.4°C below the seasonal average for this time of year, the Meteorological



Department said.

The Met Office predicts the weather will generally remain dry till January 15, except for a chance of light rain over the plains of Jammu and snow at isolated to scattered places during January 11 and 12 in Jammu and Kashmir. The cold wave will continue in isolated places of Jammu and Kashmir, it said.

Pahalgam remained the coldest place in the Kashmir Valley in spite of improvement in minimum temperature recorded at -10.0°C against the -10.4°C recorded the previous night. This was 3.8°C below

normal for the tourist spot of south Kashmir's Anantnag district during the period.

The ski resort of Gulmarg had a low of -8.1°C against the -9.6°C on Thursday, and this was 0.3°C below normal for the tourist resort of North Kashmir's Baramulla district for the day.

The minimum temperature at picturesque Sonamarg also improved and was recorded at -7.6°C on Friday against the -11.4°C recorded a day ago.

The night temperature witnessed a drop at Kupwara and recorded at a low of -

5.6°C against the -4.6°C on the previous night, and this was 3.0°C below normal for the frontier Kashmir district in north Kashmir during this period of the season.

The picnic spot of Kokernag in south Kashmir had a low of -5.7°C against the -5.9°C recorded on Thursday, and the Qazigund further dipped to a low of -7.6°C against the -6.2°C, which was 4.7°C below normal for the gateway to Kashmir on the Srinagar-Jammu national highway during the period, the MeT office said.

10,000 special guests from spectrum of achievers for RD Parade List includes SHGs members, sportspersons, artisans

Chennai, Jan 10 2025: In an aim to increase 'Jan Bhagidari' in events of national importance, around 10,000 special guests have been invited to witness the 76th Republic Day Parade at Kartavya Path, on January 26.

These architects of 'Swarnim Bharat', with diverse backgrounds, include the best performers in various fields and those who have made best use of the schemes of the Government, a Defence Ministry statement said.

These special guests have been invited from 31 categories.

Sarpanches, whose villages have achieved targets in selected government initiatives, have been invited. A national-level competition was announced by the Department of Administrative

Reforms & Public Grievances among panchayats. Sarpanches of Panchayats which have achieved targets in at least six flagship schemes were selected as special guests.

"Some of the guests are carrying out exemplary work to ensure income and employment generation and environment protection through Self Help Groups (SHGs). SHGs working in areas of food, nutrition, health, water sanitation and hygiene, Panchayati Raj Institutions - Community Based Organisations Convergence and gender activities have been invited. Preference has been given to a SHG member who has not visited Delhi," source said.

PM - JANMAN mission participants, tribal artisans/ Van Dhan Vikas Yojna members, National

Scheduled Tribes Finance and Development Corporation ventures, AASHA workers, MyBharat volunteers have been invited.

For their excellent work in the area of disaster relief and environment protection, disaster relief workers, Pani Samiti, Water Warriors, Community Resource Persons, Forest and wildlife conservation volunteers have been invited for the first time. Farmers and families who have supported environment conservation and the use of renewable energy under PM Surya Ghar scheme and PM KUSUM have also been invited for the first time.

Members of the Paralympic contingent, chess Olympiad medallist, Bridge World Games Silver medallist and Snooker World Championship Gold

medallist have been invited as special guests as they have made the country proud by their performance in their respective sports.

Encouraging innovation and entrepreneurial spirit, patent holders and start-ups have also been included as special guests. School children with patriotic fervour who have emerged as winners of All India school band competition and Veer Gatha competition will also be attending the Republic Day Ceremony as special guests.

Besides the Republic Day celebrations, these special guests would be visiting the National War Memorial, PM Sangrahalay and other prominent places in Delhi. They will also get an opportunity to interact with the respective Ministers.

Bartronics India Ltd. Signs MoU with Singapore's PTW Group to Embrace Semicon Innovations

Chennai Jan 10 2025: Bartronics India Ltd. a leading Fin-tech business solution provider delivering cutting edge technology solutions to enterprises, and PTW Group, a Singapore based semiconductor solutions provider have signed a Memorandum of Understanding (MoU) to bolster India's semiconductor industry. The MoU was signed in Hyderabad following a meeting with the Minister of Information & Technology, Telangana, marking a significant milestone in India's ambitious journey of becoming a global semiconductor hub.

The MoU marks the entry of PTW Group, a Singapore-based semiconductor solutions provider into



the Indian market. New Facilities are planned to help establish new fabs in India, establish local production and refurbishment of Semicon Equipment, and offering training programs on Semiconductor Production, Processes and Equipment.

The proposed merger of PTW and Bartronics aims to establish production, refurbishing, and training facilities in India to meet the growing demands of the semiconductor industry. This will

drive innovation in products, services, and training thereby transforming the Indian semicon landscape. Additionally, it will support R & D, manufacturing, workforce training, and international collaborations, aligning with India's goal of becoming a global semiconductor hub.

PTW, having presence in more than 14 Countries across the globe, is the only refurbisher in the world that has 'approved vendor'

status with more than 700 fabs around the world. These accounts include the market leaders like TSMC, UMC, Global Foundries, Sony, Samsung, Micron, ST Micro, Infineon, Texas Instruments, to name a few. Their capabilities in acquiring, refurbishing and commissioning power semiconductor equipment at competitive cost aligns perfectly with India's ambition of liberalizing semiconductor market and opening up new potential for development.

Nissan Launches 'Bold For The Brave' Republic Bonanza for Defence, Central Paramilitary & State Police Forces

Chennai Jan 10 2025: Nissan Motor India (NMIPL) has launched its 'Bold For The Brave' Republic Bonanza offer to commemorate Republic Day this month, for all Defence (Indian Army, Indian Air Force & Indian Navy), Central and State Police personnel on its bestselling SUV the New Nissan Magnite. The bonanza and tax benefit available under CSD can be availed by booking the SUV via the CSD AFD portal (www.afd.csdindia.gov.in). Nissan has also extended benefits to all personnel from Central Paramilitary & State Police forces across India.

The Nissan Magnite has remained a popular B-SUV offering in its segment since its India launch in December 2020 having crossed cumulative sales of 1.5 lakh units across domestic and export markets. This remarkable milestone reaffirms the Nissan Magnite's position as a game-changer in the Indian automotive market. The New Nissan Magnite has already crossed over



10,000 bookings since its launch in October 2024.

Saurabh Vatsa, Managing Director, Nissan Motor India, said at the launch of the 'Bold For The Brave' Republic Bonanza, "As we celebrate 76 years of being a republic this month, Nissan is honoured to offer the New Nissan Magnite, our flagship SUV to our Armed Forces, Central Paramilitary and State Police Forces at special prices only for them. This special 'Bold For The Brave' Republic Bonanza is a testament to our respect and gratitude for the tireless dedication and sacrifice of the real heroes who protect our nation. The Magnite has been tested in bold and extreme conditions which makes it an ideal companion for all our

forces. Through this initiative, we aim to make the New Nissan Magnite more accessible to those who safeguard our freedom selflessly."

Customers can contact the Nissan Motor India 'Bold For The Brave' Republic Bonanza Defence & Security Forces 24x7 Exclusive Helpdesk Contact at +91 1800-209-3456.

Nissan has designed the 'Bold For The Brave' Republic Bonanza offer as a gesture of gratitude and respect for the unwavering commitment, sacrifice, and dedication of the Indian Armed Forces, Central Paramilitary, and State Police Forces in safeguarding the nation's security. To facilitate this initiative, Nissan has set up a dedicated

24x7 helpdesk to fast-track bookings and deliveries, ensuring seamless access and peace of mind for customers considering the daily pressures of the security forces.

The Nissan Magnite has been one of the most competitive SUVs in its segment and has consolidated Nissan's position in both India and global markets ever since its launch in 2020. Recently, Nissan Motor India introduced the globally refreshed New Nissan Magnite. This model seamlessly blends Japanese design excellence with efficient production in India, embodying Nissan Motor India's 'Make-in-India, Make-for-the-World' philosophy while reinforcing its strong commitment to customer satisfaction.

Swiggy Instamart expands to 75+ cities, to launch a parallel standalone app

Chennai Jan 10 2025: Swiggy (Swiggy Ltd, NSE: SWIGGY / BSE: 544285), India's pioneering on-demand convenience platform, Swiggy Instamart, has expanded to 76 cities across the nation, and will soon also be available as a standalone app. As one of Swiggy's flagship services, Instamart will continue to be accessible via Swiggy's unified platform, where it has delivered rapid growth in the past year. The Instamart app provides users an even more direct experience, offering greater convenience by ensuring quicker access to Swiggy's pioneering quick-commerce service.

Sriharsha Majety, MD & Group CEO, Swiggy, said "While it's

been clear for a while now that Swiggy Instamart is set to match Food delivery in size, recent developments show it's on track to surpass Food delivery in both penetration and scale. The positive reception in new cities and categories suggests Instamart could achieve far greater user adoption, going well beyond 100M+ users. Instamart will remain a key offering within the Swiggy app, helping us amass the cross-pollination benefits of a unified app. The standalone app will be an add-on, augmenting our reach by meeting consumers where they are, and ensuring we continue delivering the best possible experience in the category."

Amitesh Jha, CEO of Swiggy Instamart,

is on a rapid growth trajectory, offering a compelling value proposition with 10-minute deliveries and an expanding range of nearly 50,000 products. The launch of the Instamart app ensures seamless adoption and access to the service in a category that we believe we have only scratched the surface of. Whether consumers access Instamart via Swiggy or the standalone app, all Swiggy One, One Lite, and One BLCK benefits will apply, ensuring that our ever-growing user base continues to enjoy the same great perks."

This is not Swiggy's first foray into standalone apps, even as the company has successfully built three

businesses—Food Delivery, Quick Commerce, and Dining Out on its unified platform. An Instamart-first shortcut for the Swiggy app has already been available on the Android PlayStore. Swiggy's popular restaurant reservation service, Dineout, was acquired and integrated into the unified app; while continuing to operate as a standalone app. Swiggy has constantly innovated with new offerings, such as Swiggy Daily and InsanelyGood, which have also been standalone apps. With many more new offerings planned for this year, Swiggy will continue to adapt to consumer needs, ensuring it serves its ecosystem in the best way possible.

The Claim Settlement Ratio: How to Interpret It

Chennai, Jan 10 2025: A sudden accident or unexpected event can cause injury, harm, or even death, resulting in loss of income. In such scenarios, life insurance provides financial support, compensating for the future income lost. Therefore, choosing a reliable life insurer who fulfills their promise to pay the claim amount promptly and fully is crucial.

Claims Settlement Ratio is a key measure used to assess an insurer's reliability. Simply put, it is the percentage of claims settled out of the total number of claims received in a year.

A high Claims Settlement ratio demonstrates a brand's commitment to honouring claims, which in turn builds consumer confidence. A company's claim settlement ratio can give consumers an idea of how willing it is to pay valid claims, but it should not be taken at face value. The reason for this is that the Claim Settlement ratio may temporarily be skewed due to the volume of claims, factors beyond the insurer's control, and long claim pending periods. It is possible for an insurer to record a higher claim settlement ratio during a particular quarter than it did during the previous period.

One of the major factors that drive a



claim settlement ratio is disclosing all material facts about the Insured's health, past Insurance cover, and details on Occupation and income in the proposal form while availing of the cover. Material disclosure leads to an informed underwriting decision and a hassle-free and faster processing of claims.

Tata AIA's Executive Vice President and Head of Operations, Sanjay Arora, offers an interesting perspective on the claim settlement ratio. "Claim settlement ratio is also viewed basis of Claims Value. It is imperative to note that the claim value may look distorted if any high-value claim gets repudiated due to non-disclosure of material facts by the Insured. Hence this, in isolation is not the right metric to be referred to.

Hence, the annual claim settlement ratio is the key metric to be considered. Consumers should additionally focus on how the company has performed over time, for example, the last five years on the claim settlement ratio. This will reveal how consistently a high level of claim settlement has been

maintained," Mr. Arora added.

Persistency ratio is another key metric, that consumers should consider while choosing a life insurer. This ratio measures the percentage of people who renew their life insurance policy annually, reposing their trust in the brand.

One of the key Persistency metrics is the 13th Month Persistency ratio or the percentage of consumers renewing their policies one year after buying them. This is most important since unsatisfied consumers are unlikely to renew their policies. Further, one should evaluate the insurer on other periods including the 25th, 37th, 49th, and 61st month, thereby gauging the quality of service and support over a longer period.

According to Mr. Arora, "A life insurance policy offers long-term assurance that the life cover will remain active for the duration of the policy. High Persistency Ratios indicate that an insurance company cares about its customers' financial future. As a result, consumers should also look at how a company performs on the persistency front, along

with checking its claim settlement ratio record."

To ensure maximum consumer satisfaction, life insurers strive to provide the best-in-class consumer experience. Since Net Promoter Score (NPS) is the gold standard of customer experience metrics, the industry has put considerable effort into improving the NPS. Tata AIA, for example, has implemented an NPS study that maps 18 aspects of consumer experience to implement consumer feedback rigorously. As a result of this initiative, the NPS of Tata AIA improved to 80 in FY24

For FY24, Tata AIA also delivered a very impressive Claim settlement performance. The Individual Death Claim Settlement ratio for FY24 improved to 99.13% from 99.01% in the last fiscal year. During the financial year, the Company settled claims valued at INR 1086.15 crores, benefiting 5499 consumers. As of FY24, 424.62 crore of total claims amounts were settled within 24 hours, ensuring consumers received their claims amount the following day.

Ensuring 'Good Sleep' Through the Night: Samsung WindFree Air Conditioners Now Come with Exclusive Feature

Coimbatore Jan 10 2025: Samsung has introduced the 'Good Sleep' mode, a new feature to promote pleasant sleep throughout the night by adjusting the temperature according to sleep stages. This mode has now been upgraded to allow users to connect their air conditioners with their Galaxy Watch series and have the 'Good Sleep' automatically activated when they fall asleep.

The influence of a suitable ambient temperature on sleep is immense. The common experience of waking up in the middle of the night drenched in sweat or shivering in cold, is relatable for most people. It is for this reason that Samsung decided to develop a mode on its air conditioners to help people get better sleep during the night.

The key point in this mode, however, was that the optimal temperature for sleep is not fixed for the entire period that a person sleeps. This is why although many set their air conditioner to the optimal temperature before going to bed, they still wake up. The optimal temperature varies according to the



sleep stage a person is at whether a person is falling asleep, in deep sleep, or waking from sleep. The Samsung team, in 2015, partnered with Kyunghee University to find the optimal temperature for each sleep stage, and develop an adequate algorithm for the air conditioner.

The 'Good Sleep' mode fluctuates the indoor temperature over a course of a person's sleep cycle. Sleep consists of 5 stages wake, REM (Rapid eye movement), and 3 stages of NREM (Non-rapid eye movement sleep). Each stage of sleep includes variations in brain wave patterns, eye movements, and body temperature. These five

stages make up one complete sleep cycle which typically lasts about 90 minutes. Throughout the night, this cycle repeats itself approximately four to six times.

The 'Good Sleep' cycle adjusts the indoor temperature according to the stage. First, when a person falls asleep, temperature is quickly lowered within 5 minutes to immediately create a pleasant environment. The temperature is kept low consistently during the next 90 minutes to facilitate deeper sleep. Starting from 90 minutes, the air conditioner increases the temperature to prepare for the deeper stages of sleep N2 and

N3. In these stages, body temperature and blood pressure fall the most, indicating that outer temperature needs to be warmer. Temperature is increased within two degrees above target level to prevent awakening due to cold sensation.

Throughout the eight-hour sleep cycle, alternating periods of lighter REM sleep and deeper NREM sleep occur. The 'Good Sleep' mode continually modifies the temperature throughout the night, adjusting it approximately three times. Approaching the end of sleep, temperature is kept high, but gentle wind is blown to create a refreshing atmosphere.

Grundfos participates in the 57th convention of Indian Water Works Association

Chennai Jan 10 2025: Grundfos a global leader in intelligent and energy-efficient pumping solutions, is all set to participate in the 57th annual convention of the Indian Water Works Association (IWWA) at Raipur in stalls 23 to 28. The convention that will unfold over the next three days, will be held to inspire and drive action towards a more sustainable water future. It will also seek to showcase innovative technologies and best practices to empower government, individuals, communities and

industry to adopt solutions that ensure the availability of clean water for the next generation.

The theme 'Water 360° innovative technologies in water, wastewater treatment and sustainable management' stands to create dialogue together with manufacturers, technocrats, scientists and consultants to deliberate on pressing issues concerning water and wastewater management. The event will also include technical sessions, lectures, and paper presentations to address field issues and focus on

case studies relevant to the industry.

"Our participation in the IWWA convention reinforces Grundfos' commitment to supporting India's water sustainability initiatives", said Raveendra Bhat, Area Sales Director, Grundfos (Water Utility) INDO Region. "We see it as a good platform to showcase our insights on innovation, sustainability and wastewater management. With our innovative solutions, we aim to empower utilities, industries, and communities to adopt

more sustainable and efficient water management practices."

The conference will also feature other sub-themes such as Water Quality Mitigation Desalination Processes, Advanced Wastewater Treatment Technologies, Smart Water Systems and Digital Technologies, and Energy Efficiency in Treatment Technologies. Grundfos is participating in the convention as part of its larger efforts to build a sustainable and water-positive future and collaborate with stakeholders across the water industry.



A.M. Jain College celebrated Pongal with enthusiasm and active participation from both students and staff, highlighting the essence of Tamil culture and tradition. The celebrations featured traditional activities such as cooking Pongal, decorating with kolams, and cultural performances.

LAXMI DENTAL LIMITED INITIAL PUBLIC OFFERING TO OPEN ON MONDAY, JANUARY 13th, 2025

Chennai Jan 10 2025: Laxmi Dental Limited ("LDL" or "The Company"), shall open the Bid Offer Period in relation to its Initial Public Offer of the Equity Shares on Monday, January 13th, 2025.

The Price Band of the Offer has been fixed at Rs. 407 to Rs. 428 per Equity Share (the "Price Band"). Bids can be made for a minimum of 33 Equity Shares and in multiples of 33 Equity Shares thereafter. (The "BidLot").

The total offer size of equity shares (face value Rs.2 each) comprises of Fresh Issue aggregating up to Rs.1,380 million [Rs.138 Crore] and Offer for Sale up to 13,085,467 [1.31 lakhs number of equity shares] ("Offer for Sale") by Selling Shareholders. ("Total Offer Size")

The Company proposes to utilize the Net Proceeds from the Fresh Issue towards funding, (i) Repayment/prepayment, in full or in part, of certain outstanding borrowings availed by the Company estimated to be Rs.229.84 million [Rs.22.98 crore]; (ii) Investment in certain Subsidiaries for the



Merchant (Together "Promoter Selling Shareholder"); upto 11,614,267 Equity Shares by OrbiMed Asia II Mauritius Limited ("Investor Selling Shareholders"); upto 239,838 Equity Shares by Jigna Rajesh Khakhar, upto 150,040 Equity Shares by Hasmukh Vrajlal Khakhar, upto 150,040 Equity Shares by Amrish Mahendrabhai Desai, upto 150,040 Equity Shares Parag Jannadas Bhimjiyani and upto 150,040 Equity Shares by Kunal Kamlesh Merchant (All Together, "Other Selling Shareholders")

The Offer for Sale comprises of upto 196,604 Equity Shares by Rajesh Vrajlal Khakhar, upto 434,598 Equity Shares by Sameer Kamlesh

repayment/prepayment, in full or in part, of certain outstanding borrowings estimated to be Rs.46 million [Rs.4.60 crore]; (iii) Funding the capital expenditure requirements for purchase of new machinery for the Company estimated to be Rs.435.07 million [Rs.43.51 crore]; (iv) Investment in Subsidiary, Bizdent Devices Private Limited, for the capital expenditure requirements for the purchase of new machinery estimated to be Rs.250.04 million [Rs.25.00 crore] and balance amount towards general corporate purposes.

The Anchor Investor Bid/Offer Period opens on and closes on Friday, January 10, 2025. The Bid/Offer Period will open on Monday, January 13, 2025 for

subscription and close on Monday, Wednesday 15, 2025. (The "Bid Details")

This Equity Shares are being offered through the Red Herring Prospectus of the Company dated January 07, 2025 filed with the Registrar of Companies, Gujarat at Ahmedabad. (The "ROC")

The Equity Shares once offered through the Red Herring Prospectus are proposed to be listed on Bombay Stock Exchange ("BSE") and National Stock Exchange ("NSE"). The Company has received 'in-principle' approvals from BSE and NSE for the listing of the Equity Shares pursuant to letters dated October 30, 2024. For the purposes of this Offer, BSE shall be the Designated Stock Exchange.

Lilly to establish new global capability centre in Hyderabad, India

Chennai Jan 10 2025: Eli Lilly and Company today announced plans to establish a new global capability centre in Hyderabad, India. Lilly will be recruiting more than a 1,000 highly-skilled team members to strengthen the company's digital strategy and service delivery. The Hyderabad centre will be known as Lilly Capability Centre India (LCCI) Hyderabad and will initially focus on expanding Lilly's capabilities in automation, artificial intelligence, software product engineering and cloud computing to deliver advanced technology solutions that meet the evolving needs of Lilly's business worldwide.

LCCI Hyderabad will be Lilly's second capability centre in India, following

LCCI Bengaluru, which was launched in 2016.

"Our teams in India play a pivotal role in driving Lilly's global business support with centralized, scalable solutions. LCCI Hyderabad will enhance our technical capabilities, enabling us to better meet growing business demands, fully leverage technology in our operations, and further expand our presence in India," said Manish Arora, Managing Director, LCCI Hyderabad.

"We are pleased to welcome Lilly's new global capability centre to Hyderabad. This investment underscores Hyderabad's growing reputation as a hub for healthcare innovation and talent. We fully support Lilly's vision to make life better for people around the

world and are confident that this centre will contribute significantly to the local economy and help improve health globally," said Duddilla Sridhar Babu, Minister for Information Technology, Electronics & Communications, Industries & Commerce and Legislative Affairs, Government of Telangana.

"Hyderabad is a hub of innovation with decades of history in technology, and we are excited to announce plans to launch a new centre here. We will bring together talented technology professionals who want to make life better for people around the world" said Diogo Rau, Executive Vice President and Chief Information and Digital Officer of Lilly. "LCCI

Hyderabad will bring together engineers across disciplines to create advanced technologies and tools to help solve some of the world's most significant health challenges."

LCCI Hyderabad will focus on scaling up Lilly's innovation and efficiency by unlocking new technological advancements and leveraging data insights, accelerating the delivery of next-generation medicines to patients around the world.

Lilly plans to employ around 1,000 to 1,500 highly skilled professionals including technology engineers and data scientists. Recruitment for the new site is underway, and the centre is expected to be operational by mid-2025.