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Indian exporters worried over US tariff hikes on steel, aluminium goods



New Delhi: The Federation of Indian Export Organisations (FIEO) has expressed concern over the recent announcement by US President Donald Trump to double import tariffs on steel and aluminium from 25 per cent to 50 per cent, citing potential disruption to India's steel and aluminium exports, particularly in value-added and finished steel products and autocomponents. Reacting to the development, FIEO president S.C. Ralhan stated that the proposed increase in US steel and aluminium import tariffs will have a significant bearing on India's steel exports, especially in semi-finished and finished categories like stainless steel pipes, structural steel components, and automotive steel parts.

"These products are part of India's growing engineering exports, and higher duties could

erode our price competitiveness in the American market," he said. India exported approximately \$6.2 billion worth of steel and finished steel products to the USA in the financial year 2024-25, including a wide range of engineered and fabricated steel components and about \$0.86 billion of aluminium and its products. The US is among the top destinations for Indian steel manufacturers, who have been gradually increasing their market share through high-quality production and competitive pricing.

The FIEO president further added that while it is understandable that the decision stems from domestic policy considerations in the US, such sharp increases in tariffs send discouraging signals to global trade and manufacturing supply chains.

Yes Bank to raise Rs 16,000 crore via equity, debt; Carlyle offloads 2.6% stake

Mumbai: Yes Bank's board on Tuesday approved the raising of $\gtrless16,000$ crore through a mix of debt and equity issuances, according to an exchange filing. The private lender will raise $\gtrless7,500$ crore via equity issue and $\gtrless8,500$ crore by way of issuance of eligible debt securities in Indian or foreign currency in one or more tranches.

Meanwhile, global investment firm Carlyle Group on Tuesday sold a 2.6 per cent stake in private sector lender Yes Bank for $\gtrless1,775$ crore through open market transactions. The development comes after SBI and seven other lenders last month announced that they will sell 20 per cent of their combined stake in Yes Bank to Japan's Sumitomo Mitsui Banking Corporation for $\gtrless13,483$ crore, making it the largest cross-border investment in the Indian banking sector.

US-based Carlyle, through its affiliate CA Basque Investments, sold a total of 82 crore shares, representing a 2.62 per cent stake in Mumbai-based Yes Bank on the NSE and BSE, according to the bulk deal data on the bourses.

The shares were disposed of in the price range of ₹21.61-₹21.68 apiece, taking the combined transaction value to ₹1,774.89 crore. After the share sale, Carlyle's arm CA Basque Investments' holding in Yes Bank declined to 4.22 per cent from 6.84 per cent. Details of the buyers of Yes Bank's shares could not be ascertained on the BSE and the NSE. Shares of Yes Bank declined 10.40 per cent to close at ₹20.85 apiece on the BSE, and it fell 10.01 per cent to settle ₹20.95 per piece on the NSE.

Sensex declines 194 points to 81,179 in early trade; Nifty dips 62 points to 24,654

Equity benchmark indices Sensex and Nifty declined in early trade on Tuesday amid uncertainty on the geopolitical and global trade front. Foreign fund outflows also weighed on investors' sentiments.

The 30-share BSE Sensex declined 194.65 points to 81,179.10 in early trade. The NSE Nifty dipped 62.35 points to 24,654.25.

From the Sensex firms, Adani Ports, Larsen & Toubro, Bajaj Finance, ICICI Bank, Bharti Airtel and Hindustan Unilever were among the biggest laggards. Eternal, Tata Steel, Mahindra & Mahindra and IndusInd Bank were among the gainers.

India's economy to grow by 6.3 pc in 2025, 6.4 pc in 2026 as global growth slows: OECD

New Delhi: India continues to defy the global slowdown, the OECD's latest 'Economic Outlook' said on Tuesday, projecting the country's economy to grow by 6.3 per cent in 2025 and 6.4 per cent in 2026. Strong domestic demand, resilient services and manufacturing sectors, and ongoing infrastructure investments have been cited as key drivers for India's strong performance amid global uncertainties.

The report also cautioned that external risks - particularly from global trade frictions - could spill over into export-heavy segments. China, on the other hand, is losing steam. Its growth is projected to moderate from 5.0 per cent in 2024 to 4.7 per cent in 2025 and 4.3 per cent in 2026.

The Outlook projects global growth slowing from 3.3 per cent in 2024 to 2.9 per cent in both 2025 and 2026. "The slowdown is expected to be most concentrated in the United States, Canada, Mexico and China, with smaller downward adjustments in other economies," it noted.



Foreign Institutional Investors (FIIs) offloaded equities worth Rs 2,589.47 crore on Monday, according to exchange data. "With a lot of uncertainty in

geopolitics, tariffs and trade, Strate

the market will continue to remain volatile. Therefore, investors may persist with the strategy of buying on dips," V K Vijayakumar, Chief Investment Strategist, Geojit Investments Limited, said.

In Asian markets, South Korea's Kospi, Japan's Nikkei 225 index, Shanghai's SSE Composite index and Hong Kong's Hang Seng were trading in the positive territory. US markets ended higher on Monday.

Global oil benchmark Brent crude climbed 0.57 per cent to USD 65 a barrel.

After tumbling 796.75 points or 0.97 per cent to 80,654.26 in intra-day trade on Monday, the 30-share BSE Sensex witnessed volatile trends and later ended 77.26 points or 0.09 per cent lower at 81,373.75. The Nifty dipped 34.10 points or 0.14 per cent to settle at 24,716.60.(PTI)

Rupee falls 25 paise to 85.86 against US dollar in early trade

The rupee depreciated 25 paise to 85.86 against the US dollar in early trade on Wednesday amid outflows of foreign funds. Forex traders said the decline was limited by a positive domestic equity market, softer global crude oil prices and a weak American dollar.

At the interbank foreign exchange, the rupee opened on a weak note at 85.69 and slipped further by 25 paise to 85.86 against the American currency in early trade.

On Tuesday, the rupee fell 22 paise to settle at 85.61 against the US dollar. Meanwhile, the dollar index, which gauges the greenback's strength against a basket of six currencies, was trading lower by 0.05 per cent at 99.18. Brent crude, the global oil benchmark, declined 0.32



per cent to USD 65.42 per barrel in futures trade.

"Restrictive flows have kept the rupee ranged between 85-86 in the past two weeks, with the RBI selling dollars at 85.70-75 levels. The RBI MPC begins its 3-day deliberations today with the announcement of rates on Friday morning and is expected to cut repo rate by 25 bps to 5.75 per cent," said Anil Kumar Bhansali, Head of Treasury and Executive Director, Finrex Treasury Advisors LLP. In the domestic equity market, the 30-share BSE Sensex climbed 230.17 points to 80,967.68, while the Nifty rose 70.25 points to 24,612.75.

Foreign Institutional Investors (FIIs) sold equities worth Rs 2,853.83 crore on a net basis on Tuesday, according to exchange data.(PTI)

Kia's May sales rise 1.7 pc on SUV demand, India market sees over 14 pc growth

New Delhi: Kia, South Korea's second-largest automaker by sales, said on Monday its sales gained 1.7 per cent last month from a year earlier on steady overseas demand for sport utility vehicles (SUVs). Kia, a smaller affiliate of local industry leader Hyundai Motor Co., sold 269,148 vehicles in May, up from 264,699 units a year ago, the company said in a press release. Domestic sales declined 2.4 percent onyear to 45,003 units last month, while overseas sales climbed 2.6 percent to 223,817, it said, reports Yonhap news agency.From January to May, sales rose 2.3



percent to 1,316,233 units from 1,286,496 in the same period last year.

Godrej Jersey survey reveals 1 in 3 Indians prefer milk as a beverage

Guwahati: On the eve of World Milk Day, Godrej Jersey unveiled a nationwide consumer insights report titled "Bottoms Up...

India Says Cheers to Milk!", revealing that one in every three Indians prefers milk as a beverage. Conducted by YouGov, the survey sheds light on the evolving preferences of Indian consumers, with 50% opting for flavoured milk or adding flavour at home.

The findings also highlight a significant shift among Indian parents, with 45% offering flavoured milk during the day and 44% during playtime as a refreshing and nourishing option



for children. Bhupendra Suri, CEO of Godrej Jersey, said, "We're redefining what milk means for a new generation—balancing taste, refreshment, and nourishment in every sip."

The survey covered key urban markets including Delhi, Mumbai, Hyderabad, and Chennai. Suri emphasized the role of innovation in making milk relevant to modern lifestyles: "It's no longer just about tradition—it's about aligning with today's mindful consumption."

In the Guwahati, dairy consumption patterns echo this national trend. With rising demand for value-added milk products, local distributors note an uptick in flavoured and fortified milk, particularly among young consumers seeking healthier, convenient options.

Godrej Jersey, under Creamline Dairy Products Ltd., continues to drive innovation in the dairy segment, maintaining its legacy while adapting to changing consumer preferences.

Foods you should add to your daily diet to boost your immunity naturally

Guwahati: With the rising COVID and flu cases across the country, it is important to keep your immunity strong and well-supported. This seasonal spike in infections brings with it a host of health challenges such as persistent coughs, colds, digestive issues, and

overall weakened immunity. Dr. Rohini Patil, MBBS and nutritionist, suggests that incorporating nutrient-rich superfoods like almonds, turmeric, and ginger into your daily routine can significantly help in bolstering the immune system and maintaining good health during this vulnerable time. Let's explore the immunity-boosting super-



foods Dr. Rohini recommends incorporating into your regular diet to help your body stay protected during this wave of infections. California Almonds: California almonds, the king of dry fruits, are rich in 15 essential nutrients including healthy fats, protein, zinc, magnesium, antioxidants, and vitamin E.

Turmeric: Turmeric, known for its anti-inflammatory and antioxidant properties, enhances immunity and combats infections, making it essential to include in your diet during the flu season. Ginger: Ginger supports digestion, reduces inflammation, and possesses potent antibacterial properties, making it ideal for combating common colds and sore throats during seasonal changes. Garlic: Garlic is rich in compounds like allicin, which enhance immune function and exhibit antimicrobial effects. making it particularly beneficial during the flu season. Citrus fruits: Citrus fruits like oranges, lemons, and grapefruits are rich in vitamin C, crucial for boosting immunity and enhancing skin health, making them vital during seasonal transitions. Papaya: Papaya, abundant in vitamins A and C, aids digestion, boosts immunity, and offers antioxidant benefits. Dr. Patil recommends incorporating these superfoods, like almonds, into your diet during the flu season to help safeguard against seasonal health issues and maintain overall well-being.

Flipkart Minutes' latest campaign dishes out quality fresh vegetables at iust ₹9/-

Guwahati: Flipkart, India's homegrown e-commerce marketplace, has launched a new television campaign for Flipkart Minutes across TV and digital platforms. The campaign spotlights quality fresh vegetables starting at just ₹9/-, brought to life through a playful film inspired by the beloved Bollywood movie 3 Idiots. Tapping into everyday household concerns like rising grocery bills and time crunches, the film captures how Flipkart Minutes makes it easier than ever to get quality fresh vegetables delivered fast, starting at just ₹9/-, bringing unmatchable value and convenience.

Conceptualised by Leo Burnett, the ad draws inspiration from the timeless classic movie 3 Idiots, reimagining Raju Rastogi's family in a quintessential Indian household, where Raju's mother angrily stirs vegetables on the stove, expressing concern over inflation and lamenting the rising costs of everyday vegetables. 'Bhindi 100 rupaye kilo ho gayi!' and, 'Aur pyaaz ka toh puchho hi mat!' Just then, a gust of wind blows a Flipkart Minutes flyer onto the door, announcing farm-fresh vegetables at just ₹9. Kabeer Biswas, Vice President, Flipkart Minutes, commented on the campaign, "This campaign brings to life the most essential needs of our customers - Value, Ouality and Convenience at affordable prices." You can watch the campaign film here: https://www.youtube. com/watch?v=09VFlMPZWmY. The ad film will roll out across key television channels and digital platforms starting on 28 May, targeting urban and metro audiences.

CaratLane launches 'Runway' collection honouring women in aviation

Guwahati: A TATA Product, has made history with the launch of 'Runway', India's first-ever fine jewellery collection dedicated to women in aviation. The new line, unveiled in Mumbai, celebrates the courage, elegance, and ambition of female pilots and aviation professionals through 20+ exquisite designs in 9KT and 14KT gold and diamonds.

The launch campaign features a commercial pilot, a fighter pilot, and a cabin crew professional—each showcasing how their passion for the skies is captured through wearable art. Notably, the collection includes dynamic pieces with mobile aircraft motifs, merging storytelling with craftsmanship. Actress and licensed pilot Gul Panag graced the preview event at CaratLane's Bandra store, joining real-life cabin crew in unveiling this unique tribute. Gul Panag said, "This collection speaks straight to my heart. Aviation gavemewings, and now there's jewellery that celebratesthatfeelinginsuchastylishandeverlastingway.It is definitely a must-have for aviation enthusiasts. There's only one thing better than flying, and it's flying in style!"

Saumen Bhoumik, MD -CaratLane, said, "Aviation in India is one of the fastest-growing industries globally, and we proudly havethehighestshareofladypilots. Rightfromthedays of a single national carrier,AirIndia,aircrewmembershavebeeniconsofstyleandsymbols of a rising, modern India. This thoughtfully designed collection is our tribute to the brave women who make our skies safer, better, and smarter every single day."



In Guwahati, known for its growing appetite for contemporary and thematic fine jewellery, 'Runway' is expected to resonate with upwardly mobile women who value both style and symbolism. Aviation enthusiasts and trendsetters can explore the collection online and at select stores nationwide.

realme launches GT 7 Series and Buds Air 7 Pro in India; strong interest seen in Itanagar

Itanagar: realme, one of India's fastest-growing smartphone brands, has officially launched its highly anticipated GT 7 Series and Buds Air 7 Pro. The lineup includes three new smartphones—GT 7, GT 7T, and the premium GT 7 Dream Edition, developed in collaboration with the Aston Martin Formula OneTM Team.

The GT 7T, priced at $\gtrless 28,999$, leads the series with a segment-first 7000mAh battery, MediaTek Dimensity 9400e chipset, 120W fast charging, and an advanced AI Night Vision Mode. The GT 7 Dream Edition, set at $\gtrless 49,999$, is realme's most premium offering to date and will be available starting June 13.



realme also unveiled the Buds Air 7 Pro, offering Gemini AI integration, smart ANC, and spatial audio, priced from ₹4,999.

In Itanagar, the new lineup has already sparked excitement among young professionals and students. Retailers note a surge in inquiries and pre-bookings, with the GT 7T emerging as a preferred choice due to its power-packed features and competitive pricing. EMI options and launch offers are further fueling demand.

The GT 7 Series and Buds Air 7 Pro are now available on realme.com, Amazon, Flipkart, and leading retail outlets across India.

TATA AIG urges Guwahati vehicle owners to gear up for monsoon with smart insurance choices

Guwahati: As the India Meteorological Department (IMD) warns of extreme rainfall in Guwahati this monsoon, TATA AIG General Insurance has urged vehicle owners to take preventive measures and secure comprehensive motor insurance to stay protected during the rainy season. The city's experience of severe flooding last August highlights the importance of preparedness, especially for those in low-lying areas.

With risks of water ingress, engine failure, and roadside breakdowns on the rise, TATA AIG is offering an all-inclusive motor insurance plan. Key features include engine secure, electric surge protection, depreciation reimbursement, and roadside assistance. The company also offers access to a network of over 10,000 garages and 24x7 customer support, promising minimal disruption during emergencies.

In Guwahati, where traffic disruptions and vehicle damage during monsoons are common, TATA AIG's offering is particularly timely. Local garages and service centers see a surge in flood-related claims every year. Having coverage that includes engine protection and free towing services could significantly reduce repair costs and hassles for residents.

"TATA AIG's comprehensive motor insurance helps Guwahati drivers stay safe and stress-free through the monsoon," said Neel Chheda, Chief Underwriting and Data Science Officer, TATA AIG. "Our aim is to ensure people move through the season with confidence."

Shopsy's end of season sale unveils fashion for every budget, brings "Thaat" to Bharat's wardrobes

Guwahati: Shopsy by Flipkart, India's fastest-growing hyper-value e-commerce platform, has kicked off its End of Season Sale (EOSS), running from May 30 to June 8. The sale features over 1 crore latest styles starting at ₹99, aiming to capture value-conscious shoppers across Bharat. Key offerings include the Under ₹199 Bazaar for essentials, ₹299 Super Savers for fashion and footwear, and ₹499 Premium Picks with sarees and men's formalwear. Daily clearance sales provide up to 50% discounts on select products, supported by trend-focused segments such as 'Monsoon Cool Styles' and

Assam's Kraftinn

crafts a green future

with Amazon's e-commerce boost

Guwahati: On World En-

vironment Day, Amazon spotlighted Kraftinn Home Decor

India Pvt. Ltd., a sustainable

home décor brand from Jor-

hat. Assam, that is redefining

eco-conscious living through

handcrafted products. Founded

in 2015 by Parikshit and Pra-

mathesh Borkotoky, Kraftinn

blends traditional Assamese

craftsmanship with modern

design to create biodegradable

products ranging from bamboo

preserve Assam's rich handi-

craft legacy has now become

a model for empowering ar-

tisan communities. With a

product line of over 100 hand-

made items using bamboo,

water hyacinth, murtha cane,

and jute, Kraftinn promotes

eco-friendly living while sup-

porting livelihoods. The brand

collaborates directly with ar-

tisans, tripling their incomes

and boosting local ownership.

Shops on Amazon program in

2020, Kraftinn has scaled its

operations by 5-7 times, using

Amazon's logistics and deliv-

ery network to reach customers

across India. Their swift pivot

to include office accessories and

bags helped them remain rele-

In Guwahati, where demand

for sustainable home décor is

rising among urban consumers,

Kraftinn's offerings have found

a growing customer base. Re-

tailers in the city see promise in

such eco-friendly, locally-root-

ed brands that align with green

living trends and conscious

shopping habits.

vant amid market saturation.

Since joining the Local

What started as a mission to

lamps to office stationery.



'Work From Home Comfort'. Men's fashion deals start as low as ₹79 for casual wear, with footwear and accessories discounted up to 50%. Women's apparel includes peplum tops and summer dresses under ₹150, alongside discounted makeup essentials. Kids' apparel and footwear are also aggressively priced, while home furnishing and kitchen products like choppers and containers are available at budget-friendly rates.

In Guwahati, Shopsy's EOSS is expected to accelerate digital adoption among the city's expanding online shopper base. With rising internet penetration and growing demand for affordable, trendy apparel, Guwahati consumers stand to benefit from Shopsy's reliable delivery and wide product range, fueling local e-commerce growth.

As Tier 2+ cities lead India's e-commerce boom, Shopsy's sale strategy capitalizes on this trend, democratizing fashion and essentials with unbeatable prices, driving strong demand in emerging markets.

Happydent launches a striking new ad film that takes a playful yet purposeful turn

Shillong: Happydent, one of India's most beloved chewing gum brands from the house of Perfetti Van Melle India, has launched a striking new ad film that takes a playful yet purposeful turn. The new campaign, "Chamking Gum: Chamka Muskaan, Jagmag Jahaan", rekindles the brand's legendary storytelling with a fresh, cinematic lens-celebrating the magic of a radiant smile and its power to inspire imagination, drawing viewers into a visually rich narrative world. Conceptualized by McCann Worldgroup India, the campaign is led by renowned creative leader Prasoon Joshi, who has written the lyrics for the background song and lent his unique voice to it, set to the music of Bollywood's renowned music maestro, Shantanu Moitra. At the heart of the film is a storyline revolving around a group of performers who, with the help of visual-red paint and bright smiles, highlight the improper conduct of needlessly littering their surroundings.

Commenting on the launch, Mr. Nikhil Sharma, Managing Director, Perfetti Van Melle India, shared "At Perfetti Van Melle India, our



goal has always been to build brands that resonate culturally and emotionally while delivering business impact." Mr. Gunjan Khetan, Marketing Director, Perfetti Van Melle India, added, "Happydent has always believed in the power of imaginative storytelling—narratives that don't just entertain, but connect." Mr. Prasoon Joshi - Chief Creative Officer & CEO McCann Worldgroup India said: 'Writing for Happydent has always been close to my heart. But this project would not have been possible without the unwavering trust and collaborative spirit of the Perfetti team."

Tata AIA declares record Ra 1,842 crore bonus for FY25, benefits over 8 lakh policyholders

Aizawl: Tata AIA Life Insurance Co. Ltd. has declared its highest-ever bonus of $\gtrless1,842$ crore for FY25, benefiting over 8.15 lakh policyholders across its participating (Par) plans. The bonus marks a 26% increase over last year's $\gtrless1,465$ crore payout and reinforces the company's strong fund performance and customer-centric approach.

Key plans such as the Diamond Savings Plan, Smart Value Income Plan, Value Income Plan, and Shubh Flexi Income Plan are among those eligible for this record payout. Participating plans offer a balanced approach combining life cover



with annual bonuses linked to fund performance, making them a preferred choice in current market conditions. Kshitij Sharma, EVP and Appointed Actuary, said, "This record-breaking bonus reflects our unwavering commitment to policyholders and our focus on delivering superior long-term returns."

In Aizawl, insurance advisors have welcomed the announcement, reporting increased customer interest in Tata AIA's Par plans. With rising financial awareness, many families in the Aizawlare opting for products that offer both protection and steady income, viewing Tata AIA's offerings as reliable instruments for future planning.

Tata AIA continues to rank among India's top three private insurers, with FY24 premium income at ₹25,692 crore.

Infosys Foundation unveils fourth Aarohan Social Innovation Awards, commits INR 2 crore to empower innovators

Guwahati: Infosys Foundation, the corporate social responsibility arm of Infosys, has launched the fourth edition of its Aarohan Social Innovation Awards, pledging INR 2 crore to support social entrepreneurs across India. The initiative seeks technology-driven solutions in education, healthcare, and environmental sustainability aimed at uplifting underprivileged communities at scale. Each winner may receive up to INR 50 lakh, with submissions open from April 24 to June 15, 2025.

Eligible participants include Indian citizens aged 18 and above who must submit fully functional prototypes or completed projects via video entries on the Aarohan Awards website. A panel of experts will evaluate entries based on problem relevance, innovation effectiveness, scalability, and founder commitment.

Sumit Virmani, Trustee of Infosys Foundation, highlighted the Foundation's mission to amplify human potential by backing impactful changemakers who address pressing social challenges.

In Guwahati, the awards present a significant platform for the city's emerging social startups. With Guwahati's expanding entrepreneurial ecosystem and growing focus on social impact ventures, local innovators stand to benefit from national recognition and funding opportunities. This could accelerate the development of region-specific solutions in healthcare and education, boosting the city's role as a social innovation hub in Northeast India.

In India, Toyota Fortuner and Legender achieve landmark milestone of 3-lakh sales



Dibrugarh: Reinforcing its dominant presence in India's premium SUV market, Toyota Kirloskar Motor (TKM) has announced a significant milestone-cumulative sales of 3-lakh units of the Fortuner and Legender. This achievement underscores not only the unmatched popularity of these premium SUVs but also Toyota's commitment to delivering reliable and high-performance that perfectly blend power with precision. Since its debut in 2009, the Toyota Fortuner has long been a benchmark in the SUV segment, seamlessly combining unyielding toughness with refined performance. Equipped with a robust 2.8L diesel engine that generates an impressive 204 PS of power and 500 Nm of torque, the Fortuner standout for its formidable off-road capability, making it the ideal choice for adventurers and driving enthusiasts alike.

The Legender, introduced in 2021, builds upon this legacy by offering a more luxurious and feature-packed experience designed for the modern, urban driver. Featuring exclusive dual-tone styling, sequential LED turn indicators, wireless charging, and an 11-speaker JBL audio system, the Legender delivers a more refined driving experience. Speaking on the milestone, Mr. Varinder Wadhwa, Vice President, Sales-Service-Used Car Business, Toyota Kirloskar Motor, said, "We extend our heartfelt gratitude to the passionate Fortuner and Legender fan base in India for their unwavering trust in our brand as we celebrate the remarkable 3-lakh milestone of our most admired SUV." This achievement is further bolstered by TKM's customer-centric service ecosystem—T CARE—which offers a seamless experience across the Toyota's vehicle ownership lifecycle.

NE Business

Aviva India announces strong FY25 financial results

Guwahati: Aviva India has announced its financial results for FY25. showcasing steady progress and a sharp focus on sustainable growth. The year wasn't about chasing scale-it was about building depth. Every decision was rooted in purpose, every outcome aligned to longterm value. Building on the foundation laid in FY24, Aviva strengthened its fundamentals through smarter products, sharper execution, and a deeper emotional connect with customers across India. While the Gross Written Premium held steady at Rs 1307 crore, Aviva shifted gears from a distribution-led model to a more product-driven and customer-centric approach, anchored in persistency, prevention-led growth, and operational efficiency. This transformation is reflected in improved claim settlement experiences, a reduction in complaints per 10,000 policies, and the growing impact of health and wellness initiatives. Aviva India has achieved one of the best turnaround time with 100% claims settled within 30 days. We are among the best in industry with 99 25% amount of claims paid. The company recorded a drop in complaints per 10,000 policies, from 20 in FY24 to 16 in FY25, showing its progress in service delivery and claims experience. Aviva is redefining life insurance by integrating wellness into its offerings. With a focus on physical fitness, mental well-being, proactive health checks, nutrition, and financial security, Aviva promotes holistic living. Its Preventive Wellness Package, offered with the Signature 3D Term Plan -Platinum, includes wellness kits featuring a smartwatch, smart scale, BP monitor, AI-driven nutrition consults, and genetic testing, empowering customers to take charge of their health. The Assets Under Management

(AUM) moved upwards to Rs 14,735 crores, registering a 6% growth and signaling continued investor trust



and consistent fund performance. But what stood out wasn't just growth, it was the sustainability of it. The 13th Month Persistency Rate, a key indicator of long-term customer trust, improved to 73% in FY25, signaling stronger customer relationships and a sharper focus on sustained value rather than short-term wins. The company recorded a profit of Rs 107.52 crore from Rs 89.66 crore last year, and the solvency ratio improved to 193% - both indicating a healthy, stable financial foundation. Net worth increased by 14%, giving Aviva more

room to innovate and invest in the future. Sharing his thoughts on the financial achievements and business performance in FY25. MD and CEO Asit Rath said, "FY25 has been a year of meaningful progress and clarity of purpose." "Our growing share of product portfolio, improved operational ratios, and innovation-led approach position us well for the future. With upcoming launches tailored to specific life stages and health conditions, including low-ticket offerings, we're reimagining the role of insurance in people's lives. As part of this vision, our health and wellness initiatives, like the Preventive Wellness Package, are empowering customers to take charge of their well-being, making insurance not just about prevention, but about proactive living," adds Rath. Looking Ahead: The road ahead is even more exciting. A refreshed brand narrative is on the horizon-one that makes wellness a central part of financial security.

NMIPL's popular compact SUV, the Nissan Magnite achieves a 200,000 sales milestone

Guwahati/Jorhat: Nissan Motor India Pvt. Ltd. (NMI-PL) has announced a significant milestone for its popular compact SUV-the Nissan Magnite, which has surpassed 200.000 cumulative sales across domestic and export markets since its launch in 2020. This achievement marks a significant moment in Nissan's journey in India and underscores the Magnite's strong resonance with customers worldwide. The Nissan Magnite has disrupted the B-SUV segment by offering an unmatched combination of bold design, safety, class-leading features, and exceptional value.

Its success in both domestic and international markets highlights its universal appeal and the strength of Nissan's 'One Car, One World' philosophy.

Saurabh Vatsa, Managing Director, Nissan Motor India, said: "The 200,000 global sales milestone is a proud moment for the entire Nissan Motor India family! The New Nissan Magnite continues to capture the imagination of customers around the world with its dynamic design, superior value, and innovative features." Nissan Motor India has also recently introduced a government-approved CNG retro-fitment kit for the New



Nissan Magnite, catering to the growing customer demand fuel alternatives. Nissan Motor India continued consistent and sustainable growth in India with a consolidated sale of 99,000+ units for FY2024-25, delivering the best single-year performance for in the last seven years. Please visit www.nissan.in for more information

Transport Corporation of India Ltd. announces strong growth in **Q4 & FY2025 financial results**



Guwahati: Transport Corporation of India Ltd. (TCI), India's leading integrated multimodal logistics and supply chain solutions provider, has announced its financial results for the quarter and financial year ended March 31, 2025. Financial Highlights for Q4FY2025: Revenue: TCI reported a consolidated revenue of 11.972 Mn, marking a growth of 9.3% compared to ₹ 10,954 Mn in the same period last year. EBITDA: The company's Earnings Before Interest, Taxes, Depreciation, and Amortization (EBITDA) stood at ₹ 1,401Mn, a 11.3% increase from ₹ 1,259Mn. in FY2024. Profit After Tax (PAT): PAT rose by 11.4% to ₹ 1,151 Mn., compared to ₹ 1,033Mn. in the previous vear.

Summarizing the multidimensional performance insights, Mr. Vineet Agarwal, MD-TCI, said: "FY2025 has been a year of systemic growth at TCI. Despite global uncertainties and evolving supply chain dynamics, our focus on multimodal integration, sustainability and digitalisation have propelled decisive advancement." The TEMT tool, developed by the TCI-IIM Supply Chain Sustainability Lab, which holds the distinction of being India's first ISO-certified tool, has also been recognized by the Smart Freight Centre in the Netherlands for its contribution in decarbonizing freight transportation. He further added, "With the global logistics sector undergoing transformative acceleration, TCI remains steadfast in its commitment to resilience, innovation, operational excellence and stake holder value creation."

Bajaj Allianz Life introduces a Super Flexible **Market-Linked Pension Plan**

B Allianz (11) BAJAJ LIFE GOALS. DONE.

Guwahati: Bajaj Allianz Life Insurance, one of India's leading private life insurers, has launched Bajaj Allianz Life Smart Pension — a unit-linked, non-participating, individual pension plan that empowers customers to take greater control of their retirement planning. The plan is designed to help build a retirement corpus, which can be used to generate life-long guaranteed income and support life goals during the retired years. It is linked to the newly launched Bajaj Allianz Life Nifty 200 Alpha 30 Index Pension Fund, which offers high growth potential to help individuals plan for a financially secure retirement. Customers can also choose from five other fund options available under this product, based on their risk-reward preferences

With a policy term starting at just 10 years and vesting age as early as 45 years, the plan offers a host of power-packed features. The plan comes with the newly launched Bajaj Allianz Life Nifty 200 Alpha 30 Index Pension Fund, which invests in high-alpha stocks from the Nifty 200 universe. Commenting on the launch, Mr. Tarun Chugh, MD & CEO, Bajaj Allianz Life Insurance, said, "At Bajaj Allianz Life, we continue to strengthen our retirement solutions portfolio, and this product is yet another step in that direction. Key Features: Potential of Higher Return through Market-Linked Growth, Vesting age, Policy term, Wide range of funds, Deferment of Vesting Date, Liquidity, Death Benefit, Unlimited free switches, Tax benefits. For more details, visit https://www.bajajallianzlife.com/aboutus.html.

at INR 5599, targets premium fragrance market Guwahati: Oriflame has launched its new premium fragrance, Giordani Gold Essenza Man Elixir Parfum. priced at an MRP of INR 5599. The 50ml parfum is crafted for the modern man

seeking sophistication, combining fresh top notes of Blackcurrant, Lemon, and Black Pepper with a rich heart of Elemi, Olibanum, and Moss. The base of Vetiver, Patchouli, and Ambery Woods ensures a warm, long-lasting scent lasting up to eight hours, emphasizing luxury and depth.

Encased in a stylish bottle

Oriflame unveils Giordani Gold Essenza Man Elixir Parfum

with 24-carat gold accents, the fragrance represents a blend of elegance and masculinity. Positioned in the Woodv Vetiver fragrance family, it aims to capture the attention of discerning consumers looking for premium

offerings.

In Guwahati, the parfum is gaining traction amid growing demand for luxury personal care products. Retailers report that buyers in this region are increasingly willing to invest in premium scents, especially when priced reasonably. The MRP of INR 5599 is viewed as competitive for this segment. and local outlets are leveraging the MRP to highlight the product's exclusivity. The MRP remains a critical consideration for Guwahati customers balancing quality and value.

NE ENTERTAINMENT

It's a wrap for Riddhima Kapoor's Bollywood debut project: 'Firsts are always special'



Mumbai: Riddhima Kapoor Sahni, daughter of late actor Rishi Kapoor and Neetu Kapoor, will soon be making her Bollywood debut. In the latest update, she has concluded the shoot of her first film in Shimla. As she embarks on a new journey as an actor, Riddhima used social media to reveal how special this first is to her. Taking to her Instagram stories, the diva penned, "Firsts are always special, Because it's those very firsts' that form the blueprint of learnings we will carry for the rest of our lives."

Sharing her experience of being a part of the process of making her debut project, tentatively titled "DKS", Riddhima added, "For 52 days, over 200 people came together to tell this heartwarming, funny, and beautiful film. We plotted, we danced, we laugh-cried and cried-laughed, and I cannot wait for you to join in the celebrations when this film hits your screens. #DKS."

According to the reports, she will be seen sharing screen space with her mother, Neetu, and comedian Kapil Sharma in the project. However, nothing about the cast, crew, title, and storyline of the project has been made official till now.

'The Phoogdi Dance' from 'Housefull 5' is an upbeat track adding to the experience of the film

Mumbai: The song 'The Phoogdi Dance' from the upcoming multi-starrer film 'Housefull 5' was unveiled on Saturday. The song follows the other tracks from the film like 'Laal Pari', 'Dil E Nadaan', and 'Qayamat'. 'The Phoogdi Dance' is a wild and high-energy track. Veteran actor Nana Patekar takes centre stage as he draws each of the actors in the film, and spins them in his signature comedy style by doing the 'Phoogdi Dance'. The song is crooned by Krattex, with music composed by Tanishk Bagchi and Krattex.

The Phoogdi Dance is very popular across all the cultures where women are seen forming a semi-circle and spinning in sync. It's after a while that we



see Nana Patekar in this avatar also showcasing the madness that we can expect from the 'Housefull 5' team.

The film features an ensemble cast of 19 actors including Akshay Kumar, joined by returning favourites and some exciting new faces including Riteish Deshmukh, Abhishek A. Bachchan, Jacqueline Fernandez, Sonam Bajwa, Nargis Fakhri, Sanjay Dutt, Jackie Shroff, Nana Patekar, Chitrangada Singh, Fardeen Khan, Chunky Pandey, Johnny Lever, Shreyas Talpade, Dino Morea, Ranjeet, Soundarya Sharma, Nikitin Dheer, and Akashdeep Sabir. The film is directed by Tarun Mansukhani.

Earlier, the trailer of the film

Diksha Dhami on playing Chaina in Badi Haveli Ki Chhoti Thakurain: 'She isn't black or white

Mumbai: All is not well for Chamkili aka Ishita Ganguly from "Badi Haveli Ki Chhoti Thakurain" as her secrets are on the verge of being exposed. Going by the latest promo of the show, it seems like Chamkili's lies are finally catching up to her. It remains to be seen if she is able to get out of this one. Talking about the latest twirt

Talking about the latest twist, actress Diksha Dhami, who is seen as Chaina on "Badi Haveli Ki Chhoti Thakurain" said, "When I first read the character of Chaina in 'Badi Haveli Ki Chhoti Thakurain', I saw someone who wasn't black or white-but deeply human. She lied, yes, but only to protect her



family. Honestly, haven't we all been there? Sometimes we twist the truth to save a friend or to protect someone's feelings. My mom always told me that telling the truth is easier than telling a lie, because one lie leads to a web of lies, complicating situations. This life lesson stayed with me, and through Chaina, I've been able to bring those real emotions to the screen."

"In our show, we see two very different kinds of people-Chaina, who bends the truth for the sake of others, and then Chamkili, who is so deeply entangled in lies spun for her own gain that redemption feels impossible.

was unveiled, and it promises a laughter riot, chaos, drama, and heady dose of entertainment. The trailer begins with a cruise ship stretching across an endless ocean when Nana Patekar's voice-over talking about the character of Ranjit announcing his will of 69 billion pounds. As he announces his will in the name of Jolly, the three Jollys jump in contention in order to get their hands on the money. The trailer is filled with many references and pays homage to the mainstream Hindi cinema. Including a line from Jackie Shroff when he says, "Cchoti bacchi hai kya?", a hat-tip to the dialogue from his son Tiger's debut film 'Heropanti'.

Manushi Chhillar reflects on her journey from winning Miss World to judging the prestigious stage



Mumbai: Manushi Chhillar, the celebrated Miss World 2017, opened up about her incredible journey from being crowned the titleholder to now serving as a judge on the iconic Miss World stage. Reflecting on her experiences, Manushi shared insights into how the pageant transformed her life and the meaningful role she now plays in shaping and inspiring the next generation of contestants. Her transition from winner to mentor marks a full-circle moment, highlighting her continued commitment to the values and purpose behind the Miss World platform.

Reflecting on her journey, Chhillar told IANS, "Beauty with a purpose' is the soul of Miss World. And I remember, during my year I was a 20-year-old who had this vision. I had a project and I took it to the Miss World competition as a contestant.

Randeep Hooda: Wildlife photography isn't just a hobby for me



Mumbai: Actor and conservation advocate Randeep Hooda is currently in Madhva Pradesh, rekindling his passion for wildlife photography. He said that for him, it's more than just a hobby; it's a way to reconnect with nature. Speaking about his visit, Randeep said: "Taking time off to be in the wild is like hitting the reset button. Wildlife photography isn't just a hobby for me - it's a way to reconnect with nature, with myself. Observing animals in their natural habitat teaches you patience, humility, and perspective. It grounds me in a way very few things can."

During this personal trip, he is accompanied by his wife, actor and entrepreneur Lin Laishram, as the couple explored the lush expanse of one of India's most iconic national parks. Kanha, a haven for biodiversity, is home to majestic tigers, leopards, swamp deer (barasingha), blackbucks, and several other rare and endangered species. On the work front, Randeep has bagged the film rights to the military bestseller "Operation Khukri" and will be seen starring in the epic war drama.

Randeep has secured the official movie rights to "Operation Khukri: The Untold Story of the Indian Army's Bravest Peacekeeping Mission Abroad" by Major General Rajpal Punia, and Damini Punia, setting the stage for his next major project, a military drama chronicling one of the Indian Army's most audacious operations on foreign soil, reports variety.com. The film will bring to screen the harrowing reallife events from 2000, when 233 Indian soldiers were held hostage by rebel forces in Sierra Leone, West Africa, and the subsequent high-risk rescue mission that followed.

Sonakshi Sinha's 'Nikita Roy' release pushed; Psychological thriller to now be o<u>ut in June</u>

Mumbai: Actress Sonakshi Sinha's forthcoming psychological thriller "Nikita Roy" has got a new release date. Directed by Sonakshi's brother Kussh Sinha, the project will be released in the cinema halls on June 27th.

Announcing the new release date for her next, Sonakshi wrote on her Instagram handle, "Mark your calendars! Our edge-of-the-seat thriller 'Nikita Roy' now has a new release date! Catch the suspense unfold on the big screen on 27th June 2025!" Initially, "Nikita Roy" was slated to debut in theatres on May 30. However, the reason for delaying the release has not been unveiled by the makers.

Produced by Nicky Bhagnani, Vicky Bhagnani, and Ankur Takrani under the banner of Nicky Vicky Bhagnani Film, along with Kratos Entertainment, and Nikita Pai Films, the much-anticipated drama also stars Arjun Rampal, Paresh Rawal, and Suhail Nayyar in prominent roles along with others. The movie has also been co-produced by Anand Mehta, Prakash Nand Bijlani, Shakti Bhatnagar, Mehnaaz Shaikh, and Prem Raj Joshi.

Sonakshi concluded the 35day schedule for the film in London in March this year.



Sharing her experience, the diva said, "It was a great shoot and a very special one for me as I got to star in my brother's first film. The fine ensemble of the film inspired me to do more and better. It was my first time working with Paresh ji and what an honour to share screen space with him. The shoot was challenging and thus so much more enjoyable. I had a great time shooting with this unit." Furthermore, Sonakshi is all set

to make her Tollywood debut with another exciting

another exciting project, "Jatadhara." Touted to be a supernatural fantasy thriller, the drama has been made under the direction of Venkat Kalyan. With Sudheer Babu in the lead, the cast also includes Shilpa Shirodkar, Rain Anjali, and Divya Vij in important roles.

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NE Sports

IPL 2025: Clash of titans as RCB, PBKS eye maiden title to end long trophy drought

Ahmedabad: After 70 league games and three knockout matches, the Indian Premier League (IPL) 2025 is set to get its new winner as Roval Challengers Bengaluru (RCB) and Punjab Kings (PBKS) have weathered all storms to set up a title clash at Narendra Modi Stadium here on Wednesday. In a battle of titans, the Rajat Patidar-led RCB will hold an advantage over their opponents as they thrashed them by eight wickets in Qualifier 1 in Mullanpur in New Chandigarh to seal the direct entry to the final. However, Punjab had their way of bouncing back from the setback against Mumbai Indians in Qualifier 2, courtesy of Shrevas Iver's blistering 87 not out to keep their dream of winning a maiden title alive.

On paper, both teams are equally poised in batting and bowling. Punjab boasts a topheavy batting line-up with the likes of uncapped duo Priyansh Arya and Prabhsimran Singh supported by experienced campaigners Josh Inglis, Iyer, Nehal Wadhera, Shashank Singh and Marcus Stoinis. On the other hand, RCB banked on the seasoned opening pair of Virat Kohli and Phil Salt, backed by a strong line-up of batters including captain Raiat Patidar. Liam Livingstone, Jitesh Sharma and Krunal Pandya. In the bowling department. Josh Hazlewood has been spearheading with 21 scalps along with Bhuvneshwar Kumar and Yash Dayal, while Suyash Sharma and Krunal Pandya are leading



their spin bowling. On the other hand, Arshdeep Singh and Kyle Jamieson will shoulder the pace-bowling responsibility with Stoinis, Azmatullah Omarzai and Vijaykumar Vyshak supporting them. Yuzvendra Chahal and Harpreet Brar will lead their spin-bowling department.

Interestingly, both RCB and PBKS suffered a batting collapse in the season against each other. First, it was RCB who faltered against Punjab in a league stage clash at the M. Chinnaswamy Stadium, while in Qualifier 1, it was the

home side that had a disastrous batting performance in New Chandigarh. As the tournament reaches its culmination, one can hope for a pulsating encounter between the two best sides of the 2025 season. It has been a long wait for both sides to reach the final of the cash-rich league. Punjab last appeared in the summit clash in 2014, while RCB featured in the title clash in 2016, before losing to their neighbours, Sunrisers Hyderabad. This is also the first time since 2022 that the tournament will have a new winner

When: Wednesday, June 3 at 7:30 pm IST, Where: Narendra Modi Stadium, Ahmedabad Where to watch: Star Sports Network (TV) and JioHotstar (live streaming) French Open: Ruthless Jannik Sinner storms into fourth round with 94-minute masterclass



Paris: World No. 1 Jannik Sinner delivered a brutal statement of intent at the French Open, dispatching Czech Jiri Lehecka 6-0, 6-1, 6-2 in just 94 minutes to storm into the fourth round at Stade Roland-Garros on Saturday. The top seed remained flawless in Paris, having yet to drop a set, and extended his Grand Slam winning streak to 17 matches. Under grey skies on Court Suzanne-Lenglen, Sinner was clinical from the start, showcasing his signature blend of precise baseline control, early ball-striking, and ruthless returning. The Italian dropped just nine points on serve all match, according to Infosys Stats, and punished Lehecka's inconsistent deliveries with return winners that left the Czech with no answers.

"I was playing really, really well," Sinner said after the match. "Especially for two and a half sets. Then he served well and tried to come in with some brave points, serve and volley. But I'm happy with my performance." Sinner dedicated the win to his coach, Simone Vagnozzi, who celebrated his birthday on Friday. "Usually, when it's his birthday, I don't play well. So this win is for him," Sinner smiled.

The numbers underlined Sinner's dominance: 30 winners to just nine unforced errors, and a continuation of his staggering run of 64 consecutive wins against players ranked outside the Top 20. It was a masterclass in discipline, power, and consistency-qualities that have underpinned Sinner's meteoric rise over the past 18 months. The victory also lifted Sinner to 15-1 for the 2025 season and marked his 14th fourth-round appearance in his last 15 Grand Slam outings. With a 19-5 record at Roland Garros, including a semifinal finish last year where he lost to Carlos Alcaraz in a fiveset classic, Sinner is once again staking his claim as a serious title contender on the Parisian clay.

French Open: Gauff quells Alexandrova to reach QF; Andreeva saves set point against Kasatkina

Paris: Second Seed Coco Gauff and sixthranked MirraAndreeva scored fighting wins in the women's singles Round of 16 to book quarterfinal places in the French Open here on Monday. Gauff, the

21-year-old American, held off a determined attempt for a fightback by No. 20 seed Ekaterina Alexandrova 6-0, 7-5 in 1 hour and 22 minutes to advance to her fifth consecutive Roland Garros quarterfinal.

In another Round of 16 clash, Andreeva, a semifinalist in Paris last year, overcame Australia's DariaKasatkina, the 17th seed here, fought back from 5-3 down in the



second set and saved one set point to advance 6-3, 7-5 and made her second Grand Slam quarterfinal. With this, the 18-year-old Andreeva became the youngest player to reach back-to-back quarterfinals at Roland Garros since Martina Hingis in 1997-98. She has yet to drop a set -- or even concede more than five games in any set -- en route to the last eight, where she will next face either No. 3 seed Jessica Pegula or wild card Lois Boisson.

The 21-year-old also set a record, becoming the fourthyoungest player in the Open Era to reach a fifth straight quarterfinal at the French Open, following 20-yearold Martina Hingis (1997-2001), 20- year-old Stefanie Graf (1986-1990) and 21-year-old Conchita Martínez (1989-1993). Gauff lost in the second round to Martina Trevisan on her main-draw debut in 2020 but has made at least the last eight in Paris every year since -- including a run to her first Grand Slam final in 2022.

Gauff advanced to her ninth major quarterfinal overall. Having compiled a 13-5 record on hard courts through the first three months of 2025, she has continued to find her groove on clay, where she is now 15-3 and counting this season after making back-to-back finals in Madrid and Rome. Gauff will bid to reach her fifth Grand Slam semifinal against either No. 7 seed Madison Keys or Hailey Baptiste.

On Monday, she started with a one-sided opening set. Alexandrova was undone by 15 unforced errors to only three winners in the first set. The 30- year-old won just five points in the first five games of the match, though Gauff had to navigate seven deuces in the sixth before converting her third set point. Alexandrova upped her level in a highly competitive second set, pegging Gauff back from a breakdown. But the American was more solid at its conclusion, reeling off 12 of the last 16 points of the match.

Glenn Maxwell retires from ODIs to focus on 2026 T20 World Cup

New Delhi: Australia all-rounder Glenn Maxwell has announced his retirement from the ODI format, effective immediately, to focus on next year's T20 World Cup and other global T20 commitments. Maxwell made his ODI debut in August 2012 and went on to score 3,990 runs and claim 77 wickets in 149 matches. During his career, the dynamic allrounder played a key role in Australia's triumphs at the World Cups in 2015 and 2023. His final ODI appearance came earlier this year against India during the ICC Champions Trophy.

Maxwell has decided to step away from the ODI format to focus on preparing for next year's ICC Men's T20 World Cup in India and Sri Lanka, the Big Bash League, and other global commitments. He acknowledged that he was no longer in a position to perform at his best in ODIs consistently. "I felt like I was letting the team down a little bit with how the body was reacting to the conditions. I had a good chat with (Chair of Selectors) George Bailey and I asked him what his thoughts were going forward," Maxwell told the Final Word Podcast.

"We talked about the 2027 World Cup and I said to him 'I don't think I am going to make that, it's time to start planning for people in my position to have a crack at it and make the position their own'. Hopefully they get enough of



a leadin to hang onto that role.

"I always said I wasn't going to hand my position over if I felt like I was still good enough to play. I didn't want to just hold on for a couple of series and almost play for selfish reasons. "They are moving in such a clear direction so this give them the best look at what the lineup is leading into that next World Cup. I know how important that planning is," he added.

Maxwell's standout moment in the 50-over format came during the 2023 ODI World Cup at Wankhede Stadium when he single-handedly guided Australia to a memorable victory with his iconic 201 not out from 128 balls while battling severe cramps to rescue the side from 91/7 in pursuit of a target of 293 against Afghanistan.

Kasatkina ends Badosa's run in gritty straight sets win

Paris: Despite her trademark resilience and emotional firepower, Paula Badosa's Roland Garros 2025 campaign came to a heartbreaking end in the third round, as she fell 6-1, 7-5 to a tactically astute and unflinching Daria Kasatkina.

The one-hour-and34-minute contest on Court SimonneMathieu was a test of physical limits, mental resolve, and strategic depth, and Kasatkina emerged as the player with just enough clarity in all three departments. From the opening exchanges, it was evident something was amiss with the Spaniard. "I'm cramping from the first game," she confided to her coach, Pol Toledo, during an early changeover, visibly struggling. Even a mid-set supplement couldn't revive her movement or rhythm. Kasatkina, sensing vulnerability, pounced.

The Russian raced ahead with ruthless efficiency, breaking twice in the first 20 minutes and storming to a 5-0 lead. Her deep returns, varied angles, and consistent depth left Badosa scrambling and erratic.