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Indian NBFC assets to grow 19 pc, to cross Rs 50 lakh crore by March 2027: Report

New Delhi: Assets under management (AUM) of non banking financial companies (NBFCs) in India will grow at a steady pace of 18-19 per cent this fiscal and FY27, to cross Rs 50 lakh crore by March 2027, a report projected on Monday. The report from ratings agency Crisil Ratings said that growth will be driven by whetted consumption, and supportive policy moves such as GST rationalisation, coupled with benign inflation. These factors will drive retail credit demand, the firm said. However, risk calibration and funding access dynamics will impact growth outlooks differently across entities and asset segments. "Vehicle finance and home loans will see steady growth amid intensifying competition. However, exercising due caution on heightened customer leverage, NBFCs will adopt risk-calibrated growth especially in the micro, medium and small enterprises (MSME) and unsecured loan segments," said Krishnan Sitaraman, Chief Ratings Officer, Crisil Ratings.

TRAI takes action on over 21 lakh fraudulent numbers in one year



New Delhi: The Telecom Regulatory Authority of India (TRAI) has taken major action against spam and fraud in the telecom sector, disconnecting more than 21 lakh mobile numbers and blacklisting around one lakh entities over the past year, Ministry of Communications said on Monday. These actions were based on complaints filed by citizens, and the Authority has now urged people to continue reporting spam through the TRAI DND App to stop misuse of telecom services at the source.

According to TRAI, many users believe that blocking unwanted numbers on their phones is enough. However, blocking only hides the number on an individual device and does not stop the scammer from targeting others. When citizens report spam calls or messages through the official TRAI DND App, telecom service providers are able to trace the source and permanently disconnect numbers used for fraud or unsolicited communication. TRAI highlighted that the large-scale action taken in the last year was made possible only because lakhs of citizens used the DND App and reported suspicious calls and messages.

Sensex, Nifty end lower over monthly futures and options expiry

Mumbai: Indian stock markets ended in the red on Tuesday as traders reacted to the monthly expiry of Nifty futures and options contracts for the November series. The Sensex closed 313.7 points lower at 84,587.01, a decline of 0.37 per cent. The Nifty also slipped, ending 74.7 points or 0.29 per cent down at 25,884.8. "On the Nifty options front for the upcoming weekly expiry on December 2, significant call buildup was recorded at the 26,000 and 26,200 strike levels, while on the put side, notable additions were seen at the 26,000 and 25,500," experts said. Among key stocks on the Sensex, Trent, Tata Motors PV, HCLTech, Infosys and Power Grid were the top losers.

On the other hand, Bharat Electronics Ltd (BEL), State Bank of India (SBI), Tata Steel and Eternal were among the major gainers. Sector performance was mixed. The Nifty Realty index gained 1.62 per cent, making it the best-performing sector of the day, while Nifty PSU Bank rose



1.44 per cent. However, Nifty IT fell 0.57 per cent and Nifty Media dropped 0.80 per cent. Broader markets were more resilient than the frontline indices. The Nifty Midcap 100 index gained 0.36 per cent, while the Nifty Smallcap 100 added 0.19 per cent - - showing continued buying interest in mid-and small-cap stocks. Market experts said the expiry-related volatility and profit booking weighed on benchmarks, while select sectors continued to see fresh inflows ahead of December trading sessions.

"Caution prevailed as inves-

tors awaited clarity on a possible rate cut in the upcoming FOMC meeting and progress on the Indo-US trade deal, despite some improving signals," analysts said. They added that selling pressure is visible near the 26,000 level, though downside appears limited given strong domestic fundamentals, including a solid earnings outlook for H2. "PSU banks and real estate stocks outperformed, supported by a strong revival in home loan demand and rising market share for PSU banks," analysts mentioned.

Volcanic ash disrupts air travel: Multiple flights cancelled in India



New Delhi: Air travel in India has faced disruptions after a volcanic ash plume from Ethiopia drifted toward northern India. Several flights were cancelled, and the Directorate General of Civil Aviation (DGCA) issued an urgent advisory to airlines and airports. IndiGo cancelled at least six domestic and international flights, while Akasa Air suspended its flights to Jeddah, Kuwait and Abu Dhabi for November 24 and 25. "Following the recent eruption of the #HayliGubbi volcano in #Ethiopia, ash clouds are reported to be drifting towards parts of western India," IndiGo said in a post on social media platform X.

"We understand that such news may cause concern, and we want to reassure you that your safety remains our highest priority," it added. Some other flights were diverted

from their original routes to avoid the ash cloud. International carriers have also affected operations. KLM Royal Dutch Airlines cancelled its Amsterdam-Delhi flight (KL 871) and the return Delhi-Amsterdam service (KL 872) due to the ash cloud. The DGCA issued an ASHTAM alert, which is a specialised aviation warning for volcanic ash. Airlines were instructed to avoid affected flight altitudes and follow all safety procedures related to volcanic ash.

The regulator also directed airlines to report any suspected ash encounter immediately, including engine issues, unusual smells or smoke in the cabin. Due to airspace restrictions, several international airlines began rerouting flights through Pakistani airspace. However, Indian airlines cannot fly through those routes, which has resulted in more cancellations and delays. The volcanic ash originated from the Hayli Gubbi volcano in Ethiopia, which erupted on Sunday after nearly 12,000 years.

GST rate cuts powered festive demand, manufacturing output: Report

New Delhi: GST rate rationalisation provided a huge boost to consumer demand and manufacturing output during the recent festive season, and sustaining the uptick will depend on broader economic conditions and industry-specific dynamics in the quarters ahead, a report said on Monday. Credit ratings agency ICRA said that manufacturing rebounded as firms stocked up ahead of festivals, with consumer durables showing a prominent sequential and year-on-year uptick. "While the GST rationalisation may support demand for regular use or small-ticket items after the festive season, the sustenance of the buoyancy in demand for big-ticket items remains to be seen," it said. The report also noted that "a good part of the GST rate cut benefit is going to be neutralised by the star labelling requirements to be introduced from January 2026."

The year on year growth in GST e way bill generation eased to 8.2 per cent in October from 21 per cent in September, the ratings agency said, partly attributing it to the shift in the festive calendar.

Gold likely to touch \$5,000 in 2026 amid macro tail events: Report



New Delhi: Gold extended gains on Tuesday amid Bank of America forecasting the yellow metal to average \$4,538 per ounce in 2026 with a potential climb to \$5,000 with sustained macro tailwinds and safe-haven demand. The global spot prices went to about \$4,175 per ounce as markets priced in a stronger chance of a US Federal Reserve rate cut in December. At mid-day, the price of 10 grams of 24-carat gold was at Rs 1,25,342 up from Rs 1,23,308 on the previous day, according to data published by the India Bullion and Jewellers Association (IBA).

BofA indicated that gold still

has further room for a rally despite being described as both "overbought" and "underinvested," even as institutional allocations remain relatively light even as prices climb. BofA forecasted that gold could touch \$5,000 if key macro forces including elevated government debt levels, persistent inflation, lower interest rates, and the influence of unconventional US economic policies that have already contributed to gold's historic rally. Slowing demand from China, supply constraints in key mined metals, low global inventories are other key watch points according to the bank.

Canara Robecol aunches 'Nivesh Bus Yatra' in Assam to boost investor awareness

Dibrugarh: CanaraRobeco Asset Management Company Limited (AMC), India's second-oldest asset management firm, has launched the 'Nivesh Bus Yatra' in Assam to educate investors about mutual funds and long-term financial planning. The initiative will cover Guwahati, Jorhat, Dibrugarh, and Silchar, reaching communities across the state.

The bus began its journey in Guwahati, where residents were engaged in practical sessions on mutual fund investments. Rajnish Narula, Managing Director and CEO of Canara Robeco AMC, emphasized, "An informed investor not only makes better decisions but also strengthens the broader financial ecosystem. The Nivesh Bus Yatra brings financial education directly to communities, simplifying investing and dispelling myths."

In Dibrugarh, the Yatra aims to tap into the city's growing financial awareness and rising investor base. Local market stakeholders welcomed the initiative, highlighting that such outreach can encourage more residents to explore mutual funds as a secure, long-term investment avenue. Demonstrations and digital tools offered during the bus stops aim to clarify misconceptions and encourage disciplined wealth creation among Dibrugarh's residents.

Gaurav Goyal, Head of Sales & Marketing, stated that the Nivesh Bus will make financial knowledge practical and accessible, targeting both first-time investors and seasoned individuals seeking guidance. With past visits to states like Kerala, Punjab, West Bengal, Tamil Nadu, and Karnataka, Assam marks a significant expansion of this investor education drive.

Bajaj General Insurance Limited busts INR 25 crore motor accident insurance fraud; FIR Filed

Guwahati: Bajaj General Insurance Limited (formerly known as Bajaj Allianz General Insurance Company Limited), one of India's leading private general insurers, has successfully uncovered an INR 25 crore motor accident insurance fraud based on a fabricated third-party compensation claim. The fraud was orchestrated through a false FIR and misleading documentation submitted to the Motor Accident Claims Tribunal (MACT), Bhuj. The case originated from an FIR registered at Sanand Police Station under the Indian Penal Code and the Motor Vehicles Act. The complaint was filed by the alleged driver, who claimed that he was driving a Mahindra Xylo when a dog suddenly appeared on the road, causing the vehicle to overturn. He alleged that the co-driver, seated beside him, sustained fatal injuries and was declared dead at Sanand Government Hospital. Following this, the legal heirs of the deceased filed a compensation claim of INR 25 crore before the MACT in Bhuj. Bajaj General Insurance received the court summons and initiated an internal investigation. The company found the FIR and related documents suspicious, suggesting a possible fraud, and Bajaj General Insurance filed a petition before the Gujarat High Court for judicial intervention.

In its judgment, the Court observed the accident to be prima facie suspicious and appointed a Special Investigation Team (SIT) under the CID Crime Branch to re-investigate the matter. The SIT, led by the Additional Director General of Police, CID Crime and Railways, Gujarat State, submitted its findings. The investigation confirmed that co-driver was actually driving the vehicle alone at the time of the accident. The vehicle owner, who was the insured also attempted to claim Own Damage compensation through Regular Damage Miscellaneous before the Principal Civil Judge, Mehsana, despite the claim being previously denied. Backed by verified evidence, Bajaj General Insurance filed an FIR at Sanand Police Station against both alleged driver and insured for conspiracy, fabrication of evidence, and attempted fraud. The company is fully committed to identifying, investigating, and taking decisive action against fraudulent activities. Bajaj General Insurance will continue working with law enforcement and the courts to ensure justice is served.



Axis Mutual Fund unveils multi-asset active FoF, offer investors a one-stop diversification solution

Guwahati: Axis Mutual Fund has launched its latest offering, the Axis Multi-Asset Active Fund of Fund (FoF), an open-ended hybrid fund designed to provide investors with a diversified portfolio across equity, debt, gold, and silver. The New Fund Offer (NFO) opens on November 21 and will close on December 5, 2025, with a minimum investment of ₹100 and in multiples of ₹1 thereafter.

The fund will be managed by Shreyash Devalkar, Devang Shah, Mayank Hyanki, and Aditya Pagaria, and aims to deliver long-term capital appreciation through a dynamically allocat-

ed portfolio. Utilizing a quantitative model alongside active oversight, the fund will adjust exposure across asset classes based on valuations, macro indicators, market trends, and geopolitical developments. The fund structure also offers efficient rebalancing without additional tax implications.

Speaking on the launch, B Gopkumar, MD & CEO of Axis AMC, said, "This FoF is a one-stop solution for investors seeking diversification without the complexity of managing multiple products." Ashish Gupta, CIO, added, "Our disciplined, model-driven approach helps capture



opportunities across equity, debt, and commodities while managing risk effectively." In Guwahati, investors are showing keen interest in multi-asset products as market volatility grows. Local distributors report that Axis AMC's new FoF is expected to attract both retail and HNI investors seeking stable yet diversified returns amid uncertainty in eq-

uity and debt markets. The fund carries an exit load of 1% if redeemed within 12 months for investments exceeding 10%, while redemptions beyond 12 months are free from exit charges. Positioned for investors with a minimum horizon of two years, the Axis Multi-Asset Active FoF aims to offer a smoother and more resilient investment journey.

DSP Mutual Fund unveils four new passive funds to tap midcap—smallcap growth

Guwahati: DSP Mutual Fund has launched four new passive schemes—DSP Nifty Midcap 150 Index Fund, DSP Nifty Midcap 150 ETF, DSP Nifty Smallcap 250 Index Fund and DSP Nifty Smallcap 250 ETF—offering investors simple and low-cost access to India's rapidly expanding midcap and smallcap segments. The launches strengthen DSP's passive suite by tracking two rules-based indices that represent the country's most dynamic pool of 400 companies.

The Nifty Midcap 150 Index covers India's 101st to 250th largest companies, while the

Nifty Smallcap 250 spans ranks 251 to 500 of the Nifty 500. Historical data shows strong long-term performance: the Nifty Midcap 150 TRI delivered 16.2% average 10-year rolling returns and the Nifty Smallcap 250 TRI posted 13.5%, both outpacing the Nifty 500 TRI's 12.6%. DSP noted that although these categories may face higher drawdowns, longer holding periods significantly improve the chances of positive returns.

In Guwahati, distributors say demand for passive products has been rising as investors increasingly seek diversified, rule-based exposure.

With younger retail investors showing interest in midcap and smallcap themes, DSP's new offerings are expected to attract strong enquiries across major Guwahati investment hubs.

The indices also provide exposure to sectors with limited large-cap presence and maintain low overlaps—32% for midcaps and 18% for smallcaps—with active funds. "Disciplined, rule-based exposure has historically rewarded long-term investors," said Anil Ghelani, Head – Passive Investments at DSP. The NFOs are open from November 24 to December 8, 2025.

Tata AIA, CNBC-TV18 partner to spotlight financial advisors as India's growth drivers

Guwahati: Tata AIA Life Insurance has announced a strategic partnership with CNBC-TV18 to strengthen the visibility and credibility of financial advisors across India, aligning with the country's rapid economic growth and rising demand for structured financial planning. With life insurance now classified as an essential category following the government's GST exemption, the sector is witnessing sharper consumer interest and affordability.

As one of India's leading protection providers, Tata AIA is focusing on empowering its network of over 1.5 lakh advisors with improved tools and support systems. Central to this effort is the launch of Tata AIA AURA, an exclusive recognition platform celebrating advisors who demonstrate trust, consistency, and a strong consumer-first mindset. "With AURA, we aim to honour our advisors' entrepreneurial spirit and inspire more professionals to consider insurance as a full-time career," said Venky Iyer, MD & CEO, Tata AIA Life Insurance.

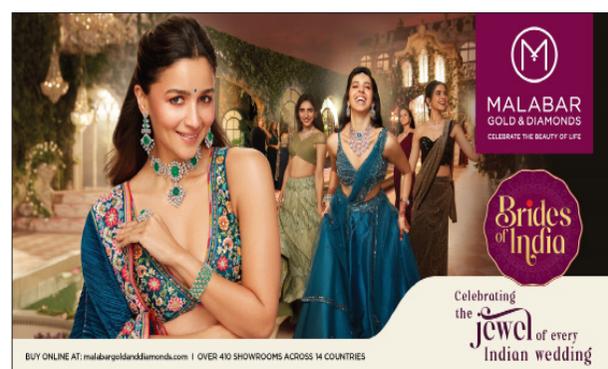
In Guwahati, financial advisors say the initiative is expected to enhance consumer trust, especially as urban families increasingly prioritise long-term protection products. The GST relief and national-level storytelling are likely to drive higher insurance adoption among upwardly mobile consumers in the Northeast.

Through this collaboration, advisor success stories will be amplified across CNBC-TV18, CNBC-AWAAZ, Moneycontrol and digital platforms, reinforcing the vital role advisory plays in building a financially secure India.

Malabar Gold & Diamonds launches 15th 'Brides of India' edition, targets rising bridal jewellery demand nationwide

Guwahati: Malabar Gold & Diamonds has unveiled the 15th edition of its flagship 'Brides of India' campaign, strengthening its position in India's competitive bridal jewellery market and highlighting the growing business potential within regional wedding economies. The 2025 edition features 22 brides and 10 celebrities, including Alia Bhatt, Kareena Kapoor Khan, NTR, Karthi and Anil Kapoor, reflecting the brand's strategy of blending cultural diversity with strong national appeal.

The campaign's new brand film, directed by Abhishek Varman with music by Shubhjit Mukherjee, underlines the emotional and cultural value of bridal jewellery across India. Chairman M. P. Ahammed said the milestone edition is a tribute to traditions and reinforces Malabar's com-



mitment to transparent pricing and trustworthy craftsmanship.

The new collection spans regional specialities—from Rajasthanipolki to Tamil Nadu's temple jewellery, Kerala's kasavu-inspired gold and Bengal's signature motifs—offering pan-India accessibility and customization through Malabar's design depth.

In Guwahati, jewellery retailers report a surge in enquiries for culturally rooted yet

modern bridal pieces ahead of the peak wedding season. Malabar's Divine, Precia and Diamond collections are drawing strong interest from young Assamese brides seeking high-value designs, signalling expanding market opportunities in the Northeast.

Celebrities associated with the campaign praised its ability to capture tradition while appealing to contemporary consumer preferences.

Vi's new family IR plan brings relief to Indian travellers seeking safer, smarter overseas trips

Shillong: As more Indian families pack their bags for international holidays, Vi has introduced an industry-first Family International Roaming (IR) proposition aimed at easing both costs and concerns. India's outbound travel has surged by 10.79% in 2024, with 30.89 million citizens flying abroad. For many, travelling together is becoming the norm—59% journey with a spouse or partner, while 26% travel with family members.

To support these changing travel habits, Vi is offering special IR discounts for secondary members: 10% off for Family Postpaid users and 25% off for REDX Family customers. These discounts apply on 10-, 14-, and 30-day packs starting at ₹2,999. Vi's Family Postpaid plans begin at ₹701, and customers can add up to eight



secondary members at ₹299 each. The REDX Family Plan at ₹1,601 per month offers unlimited data, IR benefits, lounge access, and other premium services.

In Shillong, families preparing for vacations abroad say the financial predictability of discounted IR packs brings peace of mind. With more residents travelling for studies, medical needs, and family holidays, Vi's bundled roaming solutions

are being viewed as convenient and cost-saving options.

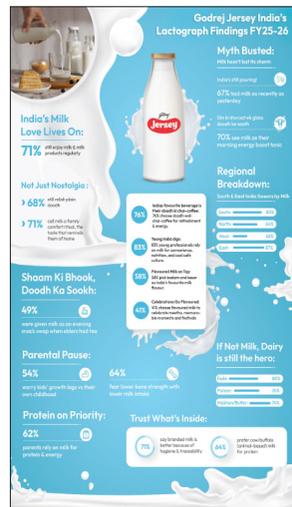
Adding to this sense of security, Vi has partnered with Aditya Birla Health Insurance to offer a ₹40 lakh travel insurance cover at ₹285, along with a delayed-baggage protection service at ₹99 through Blue Ribbon Bags. Together, these offerings reflect Vi's effort to make every family's international journey safer, smoother, and worry-free.

Godrej Jersey unveils the 'Godrej Jersey India Lactograph Findings FY25-26'

Guwahati: Godrej Jersey has unveiled the 'Godrej Jersey India Lactograph Findings FY25-26,' a study mapping how milk consumption patterns, occasions, and motivations continue to evolve across the country. Research was conducted across eight key cities, uncovering how milk integrates into daily routines while adapting to new lifestyle choices. In East India, the findings spotlight a region where milk is remembered as much as it is consumed. 78% in the East say milk reminds them of childhood, compared to a national average of 57%, making it the strongest "memory-led" milk market in the country. Around 78% also link milk to comfort or habit, ahead of other regions, showing that milk is still seen as an emotional anchor. When it comes to

occasions, 75% of East Indians choose flavoured milk during festivals and special celebrations, vs roughly 30-41% in other zones, and 50% prefer it during the rains, almost twice as high as some other regions.

67% in the East drink milk at breakfast, and 66% also have it as an evening snack, showing that milk often book-ends the day. 54% parents worry that their child's growth lags compared to their own childhood, and 64% fear lower bone strength due to reduced milk intake. At the same time, protein is becoming a priority, with 62% of parents relying on milk for protein and all-day energy. Commenting on the findings, Shantanu Raj-Marketing Head-Godrej Jersey, said, "For a brand like Godrej Jersey, this is both a responsibility and an opportunity.



Our ambition is to ensure that consumers never have to choose between taste, convenience and nutrition." Even beyond beverages, dairy remains a household staple across the country, with dahi (80%), paneer (76%) and butter (74%) continuing to anchor meals.

Nissan India launches nationwide Test Drive Carnival to boost showroom buzz

Guwahati: Nissan Motor India has rolled out its Test Drive Carnival, a pan-India initiative aimed at sustaining festive momentum and accelerating bookings for its New Nissan Magnite. Following strong October sales driven by Navratri, Dussehra, and Diwali demand, the campaign seeks to keep dealerships buzzing with customers while emphasizing the 5-Star GNCAP-rated compact SUV's safety, performance, and innovation.

Throughout November, Nissan dealerships in 24 key cities are being transformed into experiential hubs featuring festive décor, interactive games, live RJ events, and quizzes. Prospective buyers can enjoy immersive test drives, win giveaways, and engage with radio personalities, reflecting Nissan's broader strategy of blending experiential marketing with on-ground activations.

In Guwahati, the initiative has already attracted significant attention, with local dealerships reporting strong footfall and high engagement. Customers in the city are taking advantage of exclusive exchange benefits up to ₹60,000, cash incentives, and early booking perks, while experiencing the thrill of driving the Magnite. Dealers in the region note that the festive-themed campaign has reignited interest in compact SUVs, with many prospective buyers ex-



pressing keen interest in the newly launched KURO Special Edition.

Nissan is also extending full GST benefits, reducing prices by up to ₹1 lakh, further boosting affordability. The Test Drive Carnival reinforces the brand's commitment to safety, innovation, and customer connection, inviting all car enthusiasts to experience the New Nissan Magnite first-hand.

Godrej Industries to lead global dialogue on workplace health 2030

Guwahati: Godrej Industries Group, in partnership with The Global Centre for Healthy Workplaces (GCHW) and Arogya World, will host the Global Summit 2025 and the 14th Annual Healthy Workplace Conference on November 20-21 at Godrej One, Mumbai. Themed "Workplace Health 2030: Redefining the Future, From Wellness to Vitality," the summit aims to shape a health-first future for workplaces by spotlighting holistic well-being, mental health parity, AI-driven predictive health, empathetic leadership, and ESG-linked wellness metrics.

Keynote speakers include Dr. Rati Godrej, Banmali Agrawala, Sumit Mitra, and global thought leader Hector Garcia, alongside experts from OECD, National University of Singapore, Pfizer, Allianz, Petrobras, and Wipro. The event will feature interactive workshops, case studies on personalized wellness programs, and networking sessions to foster cross-sector collaboration. The Summit will also host the Global Healthy Workplace Awards and launch Arogya City Mumbai, a pioneering initiative to promote community health.

In Guwahati, local corporate leaders and HR professionals are keenly observing the summit's outcomes. Businesses in the city are expected to integrate ESG-linked wellness initiatives, mental health programs, and AI-powered employee health monitoring to boost workforce engagement, productivity, and retention. The event is likely to influence workplace health standards across Assam, aligning regional companies with global best practices.

Ajay Bhatt, Group Head, Corporate Services, Godrej Industries, noted, "Embedding health and empathy into organizational culture

Arun Icecreams unveils new ice cream donut, a fun twist for sweet cravings

Mumbai: ArunIcecreams, known for its popular treats made with real milk and cream, has launched its newest product — the Arun Ice Cream Donut. Announced in Chennai on November 24, the brand said the new offering blends the comfort of a donut with the cool indulgence of ice cream, creating a fresh option for consumers looking for something exciting and refreshing.

The company said the Ice Cream Donut is designed as a bite-sized treat that appeals to all age groups. Market trials across major regions received strong positive feedback, with customers appreciating its creamy texture, unique flavours, and eye-catching look. The brand added that the product reflects its commitment to reimagining classic favourites and connecting with younger consumers while continuing to delight families.

Priced at Rs.10, the Ice Cream Donuts come in Belgian Chocolate and Cookies n Cream flavours and are available at all HAP Daily and ArunIcecreams outlets. The brand's parent company, Hatsun Agro Product Ltd., remains one of India's leading dairy firms with a wide retail network and a strong portfolio of dairy and ice cream brands.

Bajaj Life joins 'Aapki Punji, Aapka Adhikar' campaign to help citizens reclaim unclaimed assets in Tripura

Agartala: Bajaj Life Insurance has extended its support to the Government of India's national campaign, "Aapki Punji, Aapka Adhikar," aimed at helping citizens identify and recover unclaimed financial assets across Tripura. The three-month initiative, running from October to December 2025, brings together banks,

insurers, regulators, and state administrations to ensure dormant financial assets are returned to rightful owners.

As part of the campaign, Bajaj Life coordinated with the State Level Bankers' Committee (SLBC), State Level Insurance Committee (SLIC), and district administrations to strengthen outreach. The company de-

ployed citizen help-desks and participated in camps across West Tripura, North Tripura, and South Tripura, providing guidance on identifying unclaimed assets, initiating claims, and facilitating on-the-spot settlements. Executive President Anil PM emphasized, "Through this initiative, we aim to make the settlement of unclaimed

funds faster, transparent, and aligned to customer interests."

In Agartala, the campaign has drawn significant participation from local residents and traders. Market areas witnessed information kiosks and awareness drives, helping citizens verify dormant assets and start claim processes conveniently, highlighting the

campaign's practical impact on everyday urban life.

This multi-stakeholder effort, strengthened by Bajaj Life's branch teams and agent network, aims to ensure that policyholders and nominees across Tripura can easily access accurate information and recover the financial assets that rightfully belong to them.

Smart tips to go vegan without missing out on nutrition, says expert

Guwahati: Adopting a vegan lifestyle can be both healthy and sustainable if done thoughtfully, according to Ritika Samaddar, Regional Head of Dietetics at Max Healthcare, Delhi. Samaddar recommends building a balanced vegan plate with half fruits and vegetables, a quarter of healthy proteins such as legumes, and a quarter of whole grains like brown rice and millets, complemented by nuts—particularly California almonds—for essential nutrients.



Almonds, she notes, are a powerhouse of nutrition, providing 18.4 grams of protein per 100 grams along with fiber, vitamin E, magnesium, and potassium. A daily handful of almonds supports muscle repair, satiety, and overall health. Samaddar also advises incorporating leafy greens for calcium and iron, and pairing iron-rich foods with vitamin C sources to boost absorption.

Vegans should also ensure intake of vitamin B12, vitamin D, and calcium through fortified foods or supplements while avoiding extreme diets. Gradual adaptation and variety are key to maintaining a sustainable and enjoyable vegan lifestyle.

In Guwahati, the vegan trend is gradually picking up pace. Local markets report increasing demand for plant-based staples like legumes, tofu, fortified almond milk, and imported California almonds, reflecting growing awareness among city residents about health and nutrition-conscious eating.

Oriflame declares breakthrough data on Oripeptide-3 and skin health longevity



Guwahati: New scientific findings from Oriflame have revealed that Oripeptide-3, the brand's patented bioactivating technology and the core of the NovAge+ range, directly supports five key biological drivers of skin ageing. This discovery represents a significant advancement in Oriflame's long-term research into skin longevity, cellular health and the science of ageing well. Developed over nearly twenty years, Oripeptide-3 is designed to work with the skin's natural biology to help extend its health and functional lifespan. The latest research highlights the technology's positive impact on core skin longevity markers, strengthening the foundation for healthier, more resilient and youthful-looking skin. Oripeptide-3 works across five recognised hallmarks of ageing by supporting the reactivation of aged cells and improving overall skin function, helping protect DNA integrity to contribute to better firmness and elasticity, maintaining protein quality to reduce oxidative stress and enhance radiance, supporting natural cellular renewal for improved clarity and vitality, and boosting the cellular energy required for repair, renewal, and daily defence. "Longevity is rightly the next frontier in beauty, and we are proud to be leading this transformation with our skin longevity research at the molecular and cellular level," said Lene Visdal-Johnsen, PhD, Director, Scientific Research and Innovation, Oriflame Global R&D. "As consumers increasingly look for solutions that work deeper and deliver long-term skin benefits, innovations like Oripeptide-3 reflect our focus on advanced research and future-ready skincare," said Edyta Kurek, Senior Vice President & Head, Oriflame India and Indonesia. With these findings, Oriflame strengthens its position in advanced skin biology, reaffirming its commitment to innovation that supports long-term skin health and performance.

CDSL unveils student ideathon to reinvent investor education, targets next-gen financial innovators

Guwahati: Central Depository Services (India) Limited (CDSL), Asia's first listed depository and custodian of over 16.7 crore demat accounts, has launched its maiden Reimagine Ideathon to boost innovation in investor education and engagement. Announced in Mumbai on November 20 under the 3rd edition of CDSL's Annual Reimagine Symposium, the initiative seeks student-driven ideas that can reshape how India learns, invests, and participates in markets.

With the depository ecosystem securing assets of more than 21 crore investor accounts, CDSL aims to tap

young innovators to address persistent barriers that hinder wider securities market participation. The Ideathon aligns with broader national efforts by regulators such as SEBI and RBI to strengthen financial literacy and promote responsible investing at scale.

In Guwahati, the initiative is expected to gain significant traction among students and early investors in the region, where interest in capital markets has grown rapidly in recent years. Educational institutions and emerging fintech communities in Guwahati view investor awareness as a key factor in expanding local



participation, making the Ideathon an attractive platform for showcasing Northeast India's innovation potential.

Participants can present solutions using gamification, behavioral nudges, communication tools, design thinking, technology, or community-building—anchored in the

principles of empowerment, inclusion, and trust. CDSL MD & CEO NehalVora said the challenge celebrates "responsible innovation for building an intuitive and accessible securities market." The Ideathon carries a prize pool of ₹11.5 lakh, with registrations opening on November 17, 2025.

Brown Hair Is the New Red Carpet Glam for This Wedding Season

The Indian wedding season has always been a riot of colour, place where reds rule, pastels preen, and metallics fight for attention. But this year, amidst all the carefully curated glamour, one unexpected shade is stirring the pot. Brides are choosing it, stylists are defending it, and traditionalists are side-eyeing it.

It's brown! The shade once dismissed for celebrations is now challenging long-held notions of what a bride should look like. And it's winning.

And not just any brown. Inspired by Pantone's official Colour of 2025 - Mocha Mousse, brown hair has officially become the shade of the season. Mocha Mousse embodies warmth, modernity, depth, and quiet luxury. So it's no surprise that the festive palette has followed suit. From brides to bridesmaids to the glam squad of friends and family, everyone is turning to rich, dimensional browns to elevate their wedding look.

Once known as a "safe" choice, brown has had a cultural glow-up. Think velvety hot chocolate, sunlit caramel, toasted almond, molten mocha shades that feel warm yet fresh, luxurious yet effortless. Brown doesn't shout; it radiates. And this year, Shailesh Moolya, National Technical Head at Godrej Professional, breaks down why brown is ruling the wedding season and why it's capturing the hearts (and hair) of every style-forward Indian woman.

1. Brown: The Colour of Effortless Glamour

Brown is unmistakably luxurious, it adds depth, dimension, and polish without screaming for attention. From glossy chocolate melts to soft cinnamon swirls and almond-toned balayage, brown shades enhance texture and shine in a way few colours can.

And here's why it works so well this wedding season: the palette is already rich—reds, golds, champagnes, metallics. Brown complements all of it. It doesn't clash with jewellery, doesn't overpower outfits, and photographs beautifully in both natural and low light.

It's the hair equivalent of the perfect nude lipstick—quiet, elegant, irreplaceable.

2. Made for Every Indian Skin Tone (and Every Occasion)

One of brown's biggest strengths? Universality. It's one of the rare colours that looks stunning on every Indian skin tone. Chocolate browns warm up dusky complexions, caramel undertones illuminate olive skin, while ashy browns complement neutral tones beautifully.

And then there's versatility. Brown tones glow differently under various wedding lights sunlit haldi mornings, the earthy hues of mehendi afternoons, or the dazzling sangeet spotlights. It's a shade that celebrates every moment, every ritual, every skin tone.

3. The Modern Twist on a Classic Shade

Brown is having a moment thanks to 2025's Mocha Mousse influence, the shade has evolved into something deeply glamorous. Think molten browns laced with caramel ribbons, butterscotch lights that melt seamlessly into brunette bases, and multi-tonal glosses that make hair look naturally rich, plush, and expensive.

No surprise that salons are reporting a clear spike in demand.



These new-age browns photograph beautifully, catch every bit of light, and add movement to curls, waves, or sleek buns. In a wedding season powered by photos, reels, and non-stop candid moments, these shades are pure camera gold.

4. Beauty That Feels as Good as It Looks

This wedding season is all about smart beauty. Harsh colouring is out; tech-powered formulas with hydration-lock, shine boosters, and heat protection are in.

Indian hair goes through it all, pollution, humidity and non-stop styling from haldi to reception. That's why salons are custom-blending browns that suit our undertones while keeping hair healthy.

So you can flaunt glossy mocha or caramel highlights all through the celebrations—and still have strong, happy hair by the final baraat song.

5. A Colour That Tells a Story

Brown is emotional. It's familiar, grounding, warm, and incredibly personal. The same comfort that a cup of coffee brings or the elegance of natural wood evokes that's the emotional richness brown hair carries. This year marks a shift from loud, fleeting trends to meaningful beauty choices.

Brown celebrates roots, authenticity, and being yourself. Warm, natural, and effortlessly elegant, it's a shade that embraces who you are—letting your hair look beautiful while staying true to yourself.

This wedding season is about playing iconic. Because some shades don't just suit you—they define you.

And in 2025, brown is doing exactly that.

~ Shailesh Moolya, National Technical Head at Godrej Professional

Shamita Shetty wishes Shilpa Shetty- Raj Kundra 'lifetime of peace & happiness' on their anniversary

Mumbai: As her 'didi and jju', Shilpa Shetty and Raj Kundra completed another year of marital bliss, Shamita Shetty penned a heartfelt wish for the lovely couple on social media. Shamita dropped a photo compilation of some of Shilpa and Raj's precious moments over the years on her official Instagram handle.

Wishing the lovebirds a lifetime of 'peace and happiness' on their anniversary, the 'Mohabbatein' actress penned the caption, "Happy Anniversary love birds (Red heart, ribbon, evil eye and hug emojis) wishing you a lifetime of peace and happiness always (Red heart and evil eye emojis) (sic)." Shilpa also marked her wedding



heart, ribbon, evil eye and hug emojis) wishing you a lifetime of peace and happiness always (Red heart and evil eye emojis) (sic)." Shilpa also marked her wedding

anniversary with a hilarious social media post. The clip posted on IG had Raj casually asking Shilpa if they should step out, given that it is their anniversary. An

excited Shilpa instantly gets ready to head out, unaware of her husband's twist, who simply opens the main door, leads her to the entrance of the house, and starts twirling her right there. Thrown off by Raj's behaviour, Shilpa gives in and breaks into a smile. "Happy Sweet 16 to US... still spinning in love, still choosing each other (Smiling Face with Heart-Eyes Emoji) Here's to always and Forever (red heart and evil eye emoji) Happy Anniversary (Red heart and Halo emojis) (sic)," Shilpa captioned the post.

Bhagyashree shows a glimpse of her fitness with quick 7-second drill



Mumbai: Veteran actress Bhagyashree gave a sneak peek into her fitness routine with a quick 7-second drill. The 'Maine Pyar Kiya' actress showcased agility, mobility, and coordination, demonstrating how even a simple exercise can be effective in staying fit and active. On Tuesday, Bhagyashree took to her Instagram handle and posted a video demonstrating her quick 7-second drill. For the caption, she wrote, "#tuesdaytipswithB Agility, mobility and coordination is what will be tested in this simple drill. It took me 7 secs each. Try it and tell share the time you took. Do it everyday and compete against yourself to better your speed.#healthtips #functionaltraining #workout-motivation #fitnessmotivation."

In the video, the actress said, "Today's tutorial will define how agile you are. I'm going to show you a simple drill. Try it and try and better yourself each time you do it. Concentration is the key. Show me how quick you can move." Every Tuesday, the 56-year-old actress shares useful health and fitness tips under her series #TuesdayTipswithB. In her previous post, she emphasized the importance of movement, saying, "Movement is medicine. Do be able to do your daily chores, your body has to be flexible and pain free. Simple tips followed routinely make that possible. Do try this."

Shehnaaz Gill gives 'desi' twist to 'non-desi' cafe as she sings 'Ae Dil Hai Mushkil' in karaoke

Mumbai: Punjabi singer-actress Shehnaaz Gill had a "little desi moment" as she grabbed the mic for a karaoke session and crooned the title track of "Ae Dil Hai Mushkil" in a "non-desi cafe" in Canada. Shehnaaz took to Instagram, where she shared a video of singing the song title track of the 2016 film "Ae Dil Hai Mushkil" directed by Karan Johar. In the clip, before starting to sing, Shehnaaz is seen asking people whether she's sounding okay and then begins crooning. "Little desi moment in a very non-desi cafe..... unprofessional singers," Shehnaaz wrote as the caption. Ae



Dil Hai Mushkil stars Ranbir Kapoor, Anushka Sharma, Aishwarya Rai Bachchan and Fawad Khan in lead roles while Lisa Haydon and Imran Abbas played supporting characters. Set across London, Par-

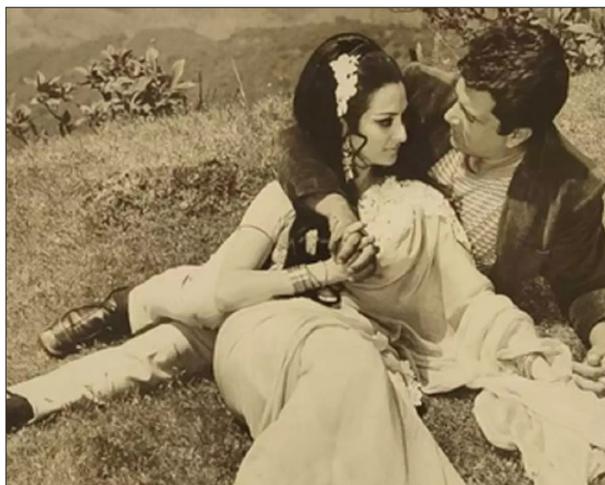
is, Vienna, and Lucknow, the film explores themes of unrequited love, friendship, heartbreak, and emotional intimacy through the intersecting lives of Ayan, Alizeh, Saba and Ali.

The film marked Johar's return to direction after Student of the Year, and was noted for its emotionally charged narrative and polished visual aesthetic. Talking about Shehnaaz, her latest release is "Ikki Kudi", which tells the tale of a woman from a family of broken hearts who starts doubting her arranged marriage match and embarks on a quest to uncover her fiancé's mysterious past.

Saira Banu reveals the moment when Dilip Kumar became the elder brother of Dharmendra

Mumbai: Veteran actress Saira Banu, who often shares intriguing stories from the past on her Instagram, is remembering the late actor Dharmendra, who passed away on Monday. The actress took to her Instagram on Tuesday, and shared a series of throwback pictures featuring the late actor, herself, and her late husband Dilip Kumar. Dharmendra and Dilip Kumar shared a bond of mutual respect and love, with the former even going to the extent of owing his enduring career to Dilip Kumar.

The actress also penned a long note in the caption, and spoke about the bond, as she wrote, "The demise of Dharam ji feels as though a chapter of our shared cinematic and personal history has gently closed its pages, leaving behind a warmth that is rare to find in to-



day's hurried times. For me, the loss is not merely of a colleague, but he was my dear Yousuf Sahib's 'Dharam'. I often return to the story he narrated countless times, with the innocence and wonder of a man who never lost his humility. In 1952, a young boy from Ludhiana touched to the core by the film Shaheed

set out for Bombay with only one dream, to meet the actor who had made an impact in his mind. His heart thumped with reverence as he made his way to Pali Hill in Bandra, for that was where Dilip Sahib lived. With the courage only youth can claim, he entered the home without anyone stopping him".

Ananya Panday wishes 'Ray' Kartik Aaryan on birthday, drops teaser of 'Tu Meri Main Tera, Main Tera Tu Meri' as birthday gift

Mumbai: Bollywood actress Ananya Panday took to her social media account to wish her co-star Kartik Aaryan on his birthday and also release the teaser of their upcoming movie Tu Meri Main Tera, Main Tera Tu Meri. On the 22nd of November, Ananya shared the teaser of her movie on her social media account and also wished her "Ray", aka Kartik Aaryan. Sharing the teaser,



Ananya wrote, "Happy birthday, Ray, from your Rumi. my gift to you and our return gift to everyone." #TuMeriMainTeraMainTeraTuMeri TEASER OUT NOW!" Birthday boy Kartik Aaryan also shared the teaser and wrote, "Thank you for all the birthday love...yeh raha Ray ka return gift. #TuMeriMainTeraMainTeraTuMeri TEASER OUT NOW! In cinemas THIS CHRISTMAS!"

The teaser shows Kartik and Ananya engrossed in fun times across the pretty landscapes. The two, as Rumi and Ray, are seen twirling, dancing and painting the town red in the teaser. Talking about the movie, the Kartik and Aaryan starrer 'Tu Meri Main Tera, Main Tera Tu Meri' was earlier scheduled to close the entertainment year on December 31, 2025, but now has a new release date and is set to arrive in cinemas on December 25, 2025.

Trailer of Nandamuri Balakrishna's 'Akhandha 2: Thandavam' promises explosive action entertainer

Chennai: The makers of director Boyapati Sreenu's much-anticipated action entertainer 'Akhandha 2: Thandavam', featuring actor Nandamuri Balakrishna in the lead, have now released an action-packed trailer of the film, much to the delight of fans and film buffs. Production house 14 Reels, which is producing the film, took to its X timeline to share the trailer. It wrote, "His rage is divine. His power is destructive. Here is the #Akhandha2Trailer #Akhandha2SurgicalStrike. #Akhandha2 in cinemas worldwide on December 5th."



The trailer begins with evil forces conjuring a plan to make the masses lose faith in the belief that when difficulties arise, God arrives to help. A voice over says, "We must make them believe that God will not arrive when difficulties arise. The day they believe that, this country will go to pieces." The trailer also makes it evident that the wicked are looking to target the Kumbha Mela. Meanwhile, Aadhi's character comes across as one practising black magic. The trailer also shows that the film will have mother's sentiment, with Balakrishna's mom, who is on her death

bed, telling Balakrishna that her soul will rest in peace only if her son performs her last rites.

The film, it seems, will have plenty of both conventional and supernatural fights. The trailer has a portion that shows Balakrishna saying, "In any nation in any world, what you find is a religion. Here in India, you find a dharmam called Sanatana Haindava Dharmam." The trailer also ends with Balakrishna warning the country's enemies that they haven't seen India's Vishwaroopam yet. It is evident from the trailer that Balakrishna's character will take on both the country's enemies and the ungodly forces looking to disrupt the peace and harmony in the nation in 'Akhandha 2: Thandavam'.

2026 T20 World Cup: Rohit Sharma named tournament ambassador



Mumbai: Former India captain Rohit Sharma — the man who lifted the Men's T20 World Cup trophy in 2024 — has been named the tournament ambassador for the 2026 edition, to be jointly hosted by India and Sri Lanka. This appointment represents a fitting transition into a new role for a player whose T20I resume shines with records, milestones, and memories. One of the most important players in the format, Rohit ended his T20I career with 4231 runs at an average of 32.01 and a strike rate close to 141. From a brilliant 20-year-old who entered the first T20 World Cup in 2007 to an experienced leader who masterminded India's eagerly anticipated victory in 2024, his legacy is woven into the very fabric of the competition.

Announcing Rohit Sharma as ambassador of T20 World Cup 2026, ICC chairman Jay Shah posted, "It's my honour to announce that @ImRo45 is the tournament ambassador for the upcoming @T20WorldCup in India & Sri Lanka. There can be no better representative for the event than the winning captain of the 2024 T20 World Cup, and a player who has been in all nine editions so far," Shah posted on Instagram.

Rogers' FreeKick Masterclass Seals Aston Villa's Comeback Win Over Leeds

London: Morgan Rogers delivered a superb second-half performance, scoring twice — including a spectacular free-kick winner — to propel Aston Villa to a 2-1 comeback victory over Leeds in a charged Premier League clash on Sunday. Fresh off international duty with England, where he has been keeping Jude Bellingham out of the starting lineup, Rogers showcased his class once again. Villa had fallen behind early at El-

land Road, but the 21-year-old playmaker turned the match on its head in the space of 30 minutes. Leeds struck first when Lukas Nmecha forced the ball over the line after Ezri Konsa initially cleared Anton Stach's header off the goalline. A VAR check examined whether goalkeeper Emi Martínez had been impeded, but the goal stood, sending the home crowd into raptures.

Villa regrouped after the



break, and Rogers equalised in the 48th minute with a composed finish from Donyell Malen's cross. His moment of brilliance arrived in the 75th minute — a beautifully curled free kick bent over the Leeds wall and into the top corner,

Gill Set to Miss ODI Series as Spinal Specialist Consulted; Pant and Rahul in Line for Interim Captaincy

Guwahati: India skipper Shubman Gill is poised to miss the upcoming three-match ODI series against South Africa, with his neck injury requiring longer recovery time than initially expected, BCCI sources said on Saturday. The setback also places his participation in the T20I series, beginning December 9, in serious doubt. Sources confirmed that Gill's concern extends beyond a routine neck spasm, prompting the medical team to opt for caution. The opener, who suffered a whiplash injury while batting during the first Test in Kolkata, was ruled out of the Guwahati Test and is currently undergoing detailed evaluation in Mumbai, including an MRI scan to determine the full extent of the damage. "Tests are being

conducted to confirm whether it's muscular or nerve-related. Selectors are hoping he recovers in time for the T20Is, but even that looks uncertain," a BCCI official said. Gill has consulted noted spinal specialist Dr. Abhay Nene, and the findings have been conveyed to chief selector Ajit Agarkar. He has reportedly received an injection to ease his symptoms and will require a period of complete rest before beginning rehabilitation.

With Gill unavailable, the question of who leads India in the ODI series has come into focus. Rishabh Pant, currently captaining India in the ongoing Test, is a front-runner but has played just one ODI in the past year. KL Rahul, the preferred wicketkeeper in the format and a more experi-



enced 50-over option, is seen as the more suitable candidate for a one-off assignment, especially with deputy Shreyas Iyer still recovering from a spleen injury likely to sideline him for two more months. Senior batter Rohit Sharma is in the squad but is not expected to take up captaincy duties. Team combinations for the

ODI series — beginning November 30 in Ranchi — are already taking shape. Yashasvi Jaiswal is expected to open alongside Rohit, while Abhishek Sharma, a consistent performer in India A's List A setup, is likely to travel as the reserve opener.

The pace attack is set to feature Harshit Rana, Mo-

ammed Siraj and Arshdeep Singh, with Akash Deep in contention as backup. Jasprit Bumrah will be rested following two consecutive Test series, and Hardik Pandya remains focused exclusively on T20Is while continuing his recovery from a quadriceps injury ahead of next year's World Cup. In the spin department, Kuldeep Yadav may be unavailable due to personal reasons, leaving Axar Patel, Varun Chakravathy and Washington Sundar to handle the responsibilities. With Gill's recovery timeline uncertain, India's management is preparing to adjust its leadership and top-order plans as it juggles injuries, workload management and the approaching white-ball leg of the South Africa tour.

Teen Sensation Lennart Karl Inspires Bayern's Stunning 6-2 Comeback Against Freiburg



Berlin: Seventeen-year-old Lennart Karl delivered a breakout performance as Bayern Munich overturned a two-goal deficit to crush Freiburg 6-2 in a thrilling Bundesliga clash on Saturday, reinforcing their position at the top of the table. Making only his second league start and ninth appearance overall, Karl produced a goal, an assist and a sequence of dazzling moments that will no doubt have caught the attention of Germany coach Julian Nagelsmann

ahead of next year's World Cup. Michael Olise was equally influential, scoring twice and assisting three goals in Bayern's emphatic comeback.

Freiburg stunned the home crowd early, capitalising on Bayern's sluggish opening. Yuito Suzuki and Johan Manzambi struck from corner situations within the first 18 minutes, marking the first time Bayern had trailed at home this season. Their lead, however, was short-lived. Karl initiated the

revival just four minutes after Freiburg's second goal, expertly bringing down a pass from Olise before finishing with precision. The teenager then returned the favour, threading a clever ball for Olise to level the match before halftime. Karl appeared to have scored again early in the second half, only for VAR to overturn the goal due to an offside in the buildup. Bayern pressed on regardless, with Dayot Upamecano heading in from an Olise corner and Harry Kane extending his league-leading tally on the hour mark.

After taking a hit to his hip, Karl left the pitch to a standing ovation in the 71st minute. Olise continued to orchestrate Bayern's dominance, setting up substitute Nicolas Jackson for the fifth goal before finding the net again in the 84th minute, thanks to an assist from Hiroki Ito, making his season debut.

leaving Illan Meslier rooted to the spot.

Leeds briefly thought they had levelled through Dominic Calvert-Lewin just two minutes later, but the effort was disallowed for handball following a VAR review. The victory marked Villa's sixth win in their last seven league outings, a sharp contrast to their winless opening five games. The resurgence has lifted them into fourth place.

2nd Test: South Africa stretch lead to over 500 runs at lunch



Guwahati: South Africa batters maintained their calm and composure on Day 4 of the ongoing second Test here at the Barsapara Cricket Stadium and extended their lead to 508 runs against India, strengthening their position in the game. South Africa openers Ryan Rickleton and Aiden Markram appeared in control as they started the first session smoothly, increasing their overnight score of 26/0 to 58/1 before the former was dismissed. The Proteas made consistent progress in the morning, mainly thanks to Rickleton, who got some fortunate breaks on his way to 35 before being dismissed by Jadeja while trying a big shot. The pitch remained stable during the first session, indicating no issues. Washington Sundar delivered a commendable spell early on, tactfully varying his pace and

bowling noticeably slower to control the run rate.

The openers appeared safe against the seamers and maintained a steady run rate, but their cautious strategy against the spinners led to a few soft dismissals, which was surprising given their commanding position in the game. Jadeja took both openers in the first session and Temba Bavuma was dismissed easily at leg slip off Sundar. However, Zorzi and Stubbs found gaps for regular boundaries before the two sides took tea. In the second session, South Africa increased their lead to over 400 runs as the partnership brought fresh energy into the innings. De Zorzi, in particular, played aggressively, using the sweep shot effectively to score several boundaries on the leg side and keep the spinners uncertain.