





OFFICE OF THE DISTRICT MAGISTRATE  
SOUTH ANDAMAN DISTRICT  
**ORDER NO. 1896**

Whereas, a communication has been received from the Senior Superintendent of Police, South Andaman District, regarding the visit of a VIP to the Islands from 11<sup>th</sup> December 2025 to 14<sup>th</sup> December 2025, during which the VIP will be visiting various locations within the district;

And Whereas, recent intelligence inputs suggest that anti-social elements or terrorists may attempt to use Unmanned Aerial Vehicles (UAVs), including drones, gliders, or other remote-controlled aircraft, to carry out attacks, disrupt public order, or conduct surveillance on critical infrastructure, particularly in areas where the VIP will visit at VSI Airport, Chinmaya Mission, Burmanallah, DBRAIT and Netaji Stadium.

And Whereas, I, Arjun Sharma, IAS, District Magistrate, South Andaman District, am of the opinion that there are sufficient grounds for proceeding under Section 163 of the Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023, and that immediate action is necessary to prevent obstruction, annoyance, or injury to persons lawfully employed, and to avert any potential danger to human life and public safety during the VIP visit;

Now, therefore, in exercise of the powers conferred upon me under Section 163 of the Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023, I, Arjun Sharma, IAS, District Magistrate, South Andaman District, hereby issue the following order:

A complete ban is hereby imposed on the flying, operation, and use of all types of Unmanned Aerial Vehicles (UAVs), including drones, gliders, and any other remote-controlled aircraft in and around restricted areas of VSI Airport, Chinmaya Mission, Burmanallah, DBRAIT and Netaji Stadium of Sri Vijaya Puram Tehsil under South Andaman District.

This ban shall remain in force from 11<sup>th</sup> December 2025 to 14<sup>th</sup> December 2025.

Any person found violating this order shall be liable for punishment under the Section 223 of the Bharatiya Nyaya Sanhita (BNS), 2023, as well as other relevant provisions of law, including provisions under BNSS 2023 and the Civil Aviation Act.

In view of the emergent nature of the situation, this order is issued exparte and is being made public to ensure immediate compliance.

This order shall be promulgated by affixing copy thereof at the notice board of the office of the undersigned as well as the District Court, Port Blair and publication in News Paper having circulation in the areas through office of the Information & Publicity, A&N Administration.

Given under my hands and seal this court on today 11<sup>th</sup> of December, 2025.

SD/-  
DISTRICT MAGISTRATE  
SOUTH ANDAMAN DISTRICT  
F. No. 2-25/2025-R/TSD/DC (SA)

**DC (Nicobars) conducts inspection at GSSS Malacca; emphasizes quality education & infrastructure development**

Car Nicobar, Dec. 11

The Deputy Commissioner (Nicobars), Shri Amit Kale, IAS, today visited Government Senior Secondary School Malacca, Car Nicobar as part of the second phase of his inspection. The visit focused on engaging with students in the school's smart classroom and reviewing progress on key areas highlighted in the first phase of inspection.

During the visit, Deputy Commissioner, Nicobar reviewed the developments pertaining to infrastructure improvements, hygiene standards of toilets, and the school kitchen



garden, emphasizing the importance of a clean and conducive learning environment. Interacting with students, he encouraged their active participation in academic and co-curricular activities, promoting the use of smart classrooms to enhance learning outcomes.

The inspection underscores the

Administration's commitment to fostering quality education and holistic development in schools. DC (Nicobars) appreciated the efforts of the school staff and urged continued focus on maintaining high standards in infrastructure and student welfare, a press release from Education Office, Car Nicobar said.

**State Level SGFI U-14 Chess selection trial at GSSS Mohanpura**

Sri Vijaya Puram, Dec. 11

The Directorate of Education, will conduct the State Level SGFI Under-14 Chess Selection Trial on Dec. 12 at GSSS Mohanpura. All players who have qualified at the zonal-level selection have been requested to report at the venue by 8.30 AM for the

final selection trials.

The selection trial will finalize the Under-14 Boys and Girls teams that will represent the A&N Islands in the 69<sup>th</sup> National School Games Chess U-14 Boys & Girls Championship 2025, scheduled to be held in Ranchi, Jharkhand, from 13<sup>th</sup> to 17<sup>th</sup> January,

2026.

Participants have been advised to bring all necessary documents along with valid identification for verification. For further details and assistance, one may contact 9434293379, a press release from Directorate of Education said.

**Science activity session conducted at GSSS Diglipur**

Diglipur, Dec. 11

A Science activity session was conducted at the Resource Room, GSSS Diglipur yesterday. Students participated enthusiastically in various hands-on experiments aimed at enhancing scientific observation and practical understanding. During the session, students observed prepared slides under the microscope, where they explored different cell structures and microscopic organisms.



A prism experiment was also demonstrated to show how white light disperses into a rainbow spectrum.

Another engaging activity was the turmeric indicator experiment, in which turmeric-coated paper was treated with a soap solution to

demonstrate acid-base colour change, helping students understand the concept of natural indicators. The students actively participated and gained valuable hands-on experience in basic science concepts, a press release from BPO Diglipur said.

**TRAFFIC ADVISORY**

**For assistance, contact: Traffic Helpline No : 03192-243812, WhatsApp: 9531892228**

It is clarified that no route will be closed or blocked for any period of time. Regular traffic movement shall continue as usual.

Only minimal, short-duration traffic regulation will be applied to ensure smooth and safe flow of vehicles during official movements. These measures are temporary and are aimed solely at maintaining orderly traffic conditions. Certain route diversions are also planned at specific locations for ease of movement as notified below.

REGULATED ROUTE		
12.12.2025 (Friday)		
Regulated Route	Alternative Route	Timing
Bathu Basthi , Dollygunj , Dairy Farm , VIP Road	1. Bathu Basthi - Corbyn Chowk - Chakkargaon - Nayagaon - Hawaghar Jn.- (via RGT road) -A/Bazaar (vice versa) 2. For GB Pant: Clock Tower-Gymkhana Crossing-Dignabad Sea Shore-Water Sports Jn.-GB Pant Back Gate	07:00 am to 09:00 am
Secretariat , Police Lines , Dollygunj , Bathu Basthi	1. Y Narayan - JNRM - Mazar Pahad -Corbyn Cove beach - Prothrapur- Pathargudda - Bathu Basthi (Vice Versa) 2. Murugan Temple - Hawa Ghar Jn.- Nayagaon - Chakkargaon - Corbyn Chowk - Prothrapur Pathargudda - Bathu Basthi (Vice Versa)	10:00 am to 11:00 am
Fire Brigade HQ , Secretariat , Dollygunj , Bathu Basthi , Pathargudda , Prothrapur , Kamraj Nagar , Beodnabad , Chidyatapu	1. Y Narayan - JNRM - Mazar Pahad - Corbyn Chowk - New Pahargaon (Sapna Theatre Road) -Pathargudda - Bathu Basthi (Vice Versa) 2. Murugan Temple - Nayagaon - Chakkargaon - Corbyn Chowk - New Pahargaon (Sapna Theatre Road) - Pathargudda - Bathu Basthi 3. Burmanallah - Macca Pahad - Pema - Teyirabad - Garacharma - Bathu Basthi (vice versa)	02:00 pm to 05:00 pm
13.12.2025 (Saturday)		
Bathu Basthi , Dollygunj , Dairy Farm , Secretariat , Fire HQ , Netaji Stadium	1. Bathu Basthi - Pathargudda- Corbyn Chowk - Chakkargaon- Nayagaon - Hawa Ghar Jn.- Murugan Temple - Model School Crossing- Aberdeen Bazaar (vice versa)	03:00 pm to 06:00 pm
14.12.2025 (Sunday)		
Bathu Basthi , Dollygunj , Dairy Farm	Bathu Basthi - Pathargudda- Corbyn Chowk (Corbyn Sea shore road or Nayagaon road) - Aberdeen Bazaar	12:30 pm to 01:30 pm

In case of any emergency, including travel to airport, attending an examination, medical requirements, or any urgent situation, commuters are requested to contact the Traffic Control Room or send a message on WhatsApp.

Traffic Police A&N will provide priority facilitation for such movements.

It is again reiterated that no road blockade or closure has been imposed.

The regulations are being implemented only to prevent congestion and to maintain smooth vehicular flow across the city.

Commuters are advised to also use alternative routes, where Traffic Police personnel will assist in faster movement. (Source: SP Traffic)

**SARA organizes awareness prog. on adoption**

Sri Vijaya Puram, Dec. 11

The State Adoption Resource Agency (SARA) under Mission Vatsalya Scheme, Directorate of Social Welfare organized an Adoption Awareness Programme on the theme "Adoption of Special Needs Children" yesterday in the Conference Hall, Department of Industries. The programme was sponsored by the Central Adoption Resource Authority (CARA), Ministry of Women and Child Development. A total of 60 participants attended the event both physically and virtually, including Prospective Adoptive Parents and Adopted Parents from various parts of the Islands.

The objective of the

programme is to enhance understanding of the adoption procedures relating to children with special needs and to provide appropriate guidance and support to Prospective Adoptive Parents. Smt. Manjula Das, Program Manager (SARA i/c) welcomed the gathering.

The programme commenced with the lighting of the lamp and was inaugurated by Shri Om Prakash Yadav, Assistant Director (Training and Media), Central Adoption Resource Authority (CARA), Ministry of Women and Child Development. The occasion was graced by Dr. Arpita Saha, Additional Medical Superintendent, G.B. Pant Hospital; Smt.

Zarina Bibi, Programme Officer (ICDS), Dr. Shweta (Nodal Officer, Mission Vatsalya), Directorate of Social Welfare; and Shri Sujit Thankachen, Chairperson, Child Welfare Committee.

The Chairperson provided an in-depth explanation of the adoption procedures and emphasized the significance of integrating special needs children into family environments. The chief guest deliberated on the legal framework governing adoption, state-specific challenges, the status of special needs children available in the adoption pool, and other pertinent technical aspects, a press release from Directorate of Social Welfare said.

**Island Tourism Festival - 2025 Rehearsal for participating Cultural Associations of A&N Islands to be held on Dec. 15 & 16**

Sri Vijaya Puram, Dec. 11

The Directorate of Art & Culture, A&N Administration has informed all cultural associations and organizations of A&N Islands that have submitted their applications and willingness to participate in the Island Tourism Festival - 2025 that rehearsals will be conducted on Dec. 15 & 16, 2025 at Andaman Club, opposite to Netaji Stadium, Sri Vijaya Puram from 1000 hrs to 1600 hrs with one hour lunch break.

All participating groups are required to present their complete programme before the Programme Selection Committee during the rehearsal. This includes showcasing the full

performance as detailed in their application (minimum 30 minutes for dance and 45 minutes to 1 hour for singing) and as per the requirement of selection committee. It is mandatory for all participating cultural associations to attend the rehearsal.

Non-participation in the rehearsal will lead to withdrawal of the group from the programme

schedule of ITF 2025. The Directorate emphasizes that the allocation of venues for performances during the festival will be finalized based on the rehearsal presentations. For queries, organizations may contact Shri Sujit Kumar Roy, GTT (F/A), at 9933241678 during working hours, a press release from Department of Art & Culture said.

**Re-scheduling of Theory Exam of Pondicherry University**

Sri Vijaya Puram, Dec. 11

Due to cyclonic weather, the theory exams of PG and UG courses which were postponed on 29-11-2025 (Forenoon & Afternoons) are being re-scheduled

on 16-12- 2025 (Forenoon & Afternoon). For any further information, students may please contact Examination Section of JNRM, Sri Vijaya Puram, a press release from JNRM said.

**Applications invited from artists of folk or tribal art for nomination in EZCC, Kolkata, Ministry of Culture**

Sri Vijaya Puram, Dec. 11

The Department of Art & Culture, A&N Administration has invited applications from interested artists for nomination of one eminent personality in the field of folk or tribal art from Andaman & Nicobar Islands for Member of Program Committee of EZCC, Kolkata, Ministry of Culture, GoI. The

nomination of artists is in accordance with the clause 10.2(iv) of MoA of EZCC.

Interested artists may submit their CV with details of achievements by Dec. 18, 2025 to the Director (Art & Culture), A&N Administration, Cellular Jail Complex or email to artand.culture@and.nic.in, a press release from Department of Art & Culture said.

**Submission of Form 5A made mandatory for renewal of Transport Category Driving Licences**

Sri Vijaya Puram, Dec. 11

The general public have been informed that as per instructions received from the National Informatics Centre and in accordance with Rule 18(1)(e) of the CMVR'1989, the submission of Form 5A has now been made mandatory for the renewal of Transport Category Driving Licences. This requirement also applies to the re-validation of expired transport licences and Endorsement of Driving Licences (AEDL).

Any renewal/ revalidation/AEDL application submitted without Form 5A with effect from Nov. 20, 2025 will be treated as

incomplete, and the processing of such applications will be kept on hold until the document is uploaded/submitted. Applicants who have already submitted their applications and crossed the document upload stage may have their applications reverted to enable them to upload Form 5A.

All transport drivers and other stakeholders have been requested to take note of this change and ensure that Form 5A is submitted alongwith their renewal application to avoid delays. For any clarification, applicants may contact the Transport Department or visit the nearest STS Units, a press release from Transport Department said.

**Traffic arrangement in view of.....**

(Contd. from page 1)

Road, Police Lines, Airport Road, Dollygunj, Bathubasti Road & Chidiyatapu Road.

The emergency vehicles approaching from Garacharma towards Aberdeen Bazaar shall use the Attampahad-Dollygunj route. On all other routes, emergency vehicles will be facilitated through the restricted corridors, if required.

Further, it is clarified that no route will be closed or blocked at any time, and regular traffic movement will continue as usual. These measures are temporary and are intended solely to facilitate orderly traffic conditions.

For any emergency movement, including ambulance movement, the public may contact: Traffic Control Room: 03192-243812; T h i r d Eye WhatsApp (Share live location): 9531892228; and SDPO South Andaman: 03192-232405, a press release from DC (SA) said.

**SBI RSETI to conduct free training prog. on Book Keeping & Accountancy**

Sri Vijaya Puram, Dec. 11

SBI-RSETI, Sri Vijaya Puram, will be conducting a 38-day free training programme on Book Keeping and Accountancy for unemployed graduates below 45 years from the A&N Islands under the guidelines of MoRD, Government of India.

The training is scheduled to commence in the third week of December 2025. Only limited seats are available, and selection will be done on

first-come, first-served basis. Candidate belonging to BPL, ST categories, and NRLM SHG members will be given preference. The venue of the training programme will be SBI-RSETI, 2<sup>nd</sup> floor, SBI Regional Business Office, SBI Complex, Mohanpura, Aberdeen Bazar, Sri Vijaya Puram - 744101. For queries, contact: Landline: 03192-236723 or Mobile: 9933215939, 9933246046, a press release from SBIRSETI said.

**IEC-cum-ENT Screening & Disability Camp and Newborn Hearing Screening conducted at PHC Billiground**

Billiground, Dec. 11

An IEC-cum-ENT Screening & Disability Camp and Newborn Hearing Screening Camp under the National Programme for Prevention and Control of Deafness (NPPCD), National Health Mission, A&N Islands, was conducted yesterday at Primary Health Centre (PHC), Billiground, under the guidance of Dr. Ganesh Samaddar, Joint Secretary (NPPCD).

The programme was organized under the supervision of Dr. Shailaja P, CMO (NFSG) & In-charge, PHC Billiground. The camp was facilitated by the officials Dr. Sri Lekha

Bandaru, ENT Specialist PHC Garacharma; Shri Suprit Kumar Meher, Audiologist, NHM and Shri P. Mohammed Sabib, Programme Assistant, NPPCD.

During the camp, the medical team conducted comprehensive ENT screening, disability assessment, newborn hearing screening, and audiometry services for the community. A total of 75 ENT screenings, 07 newborn (0-1 year) hearing screenings, and 20 audiometry tests were conducted. Among these, 03 individuals were identified with hearing disabilities, a press release from PHC, Billiground said.



# Building Trust: The Journey of Strengthening India’s Banking Sector

### Key Takeaways

- Banking activity has strengthened significantly in India, with domestic deposits and credit nearly tripling between 2015 and 2025- deposits grew from Rs. 88.35 lakh crore to Rs. 231.90 lakh crore; credit expanded from Rs. 66.91 lakh crore to Rs. 181.34 lakh crore.
- Gross non-performing assets have fallen from a peak of 11.46% in 2018 to 2.31% in 2025.
- Public sector banks profitability has strengthened, with net profits rising from Rs. 1.05 lakh crore in FY 2022–23 to Rs. 1.78 lakh crore in FY 2024–25.
- Scheduled commercial banks continue to post strong earnings, with net profit increasing from Rs. 2.63 lakh crore in FY 2022–23 to Rs. 4.01 lakh crore in FY 2024–25.

### Introduction

Financial stability lies at the heart of a nation’s economic strength- and for India’s banks, it remains the unwavering north star. As the world’s fourth-largest economy, India’s financial sector has evolved into a resilient and dynamic force, ready to power the country’s growth ambitions and investment needs.

Over the past two and a half decades, India’s banking system has undergone a remarkable transformation- from the early days of ATM networks to the emergence of RTGS, NEFT, IMPS, and the revolutionary UPI, now extending its frontier to digital currency. This steady march of innovation has reshaped how India transacts, saves, and invests. Today, the banking sector stands stronger than ever- with robust capital and liquidity buffers, improved asset quality, and sustainable profitability. The resilience of public sector banks (PSBs) and scheduled commercial banks (SCBs), reflected in their high-quality capital, declining loan losses, and solid earnings, underscores their capacity to finance growth while withstanding shocks.

### From Crisis to Confidence- The New Face of Indian Banking

After the Global Financial Crisis, which ended in early 2009, India’s strong fiscal and monetary stimulus helped cushion the impact. However, the following years saw the emergence of a “twin balance sheet” problem, marked by overleveraged corporates and mounting stress. Yet, what followed turned the challenge into an opportunity, eventually bringing India in the list of “Top Five” economies of the world.

Guided by the principle “never waste a good crisis”, in the last 10 years, a series of deep structural reforms began- aimed at restoring the long-term strength and stability of the financial system. Today, Indian banks are far more mature than they were a decade ago.

Bank deposits and credit (domestic) have nearly tripled between 2015 and 2025, with deposits rising from Rs. 88.35 lakh crore to Rs.231.90 lakh crore and credit expanding from Rs.66.91 lakh crore to Rs.181.34 lakh crore.

Capital buffers have strengthened- the capital to risk weighted assets (CRAR), which measures capital adequacy, rose from 12.94% in March 2015 to 17.36% in March 2025 with CET-1, which represents the highest quality capital a bank can hold, increasing from 9.98% to 14.81% during the same period.

Asset quality has also improved. Gross Non-Performing Assets (GNPA) and Net Non-Performing Assets (NNPA) have reduced to 2.2% and 0.5% in March 2025 after rising to highs of 11.18% and 5.94% respectively in March 2018. Profitability of banks has enhanced significantly. Between FYs 17-18 and 24-25, Return on Assets (RoA) increased from -0.22% to 1.37%, and Return on Equity (RoE) jumped from -2.74% to 14.09%.

### NPA Decline: An Upward Shift in the Quality

An asset becomes non-performing when it ceases to generate income for the bank. The rise in Non-Performing Assets (NPA) erodes profitability, as banks must allocate more capital to cover bad loans, leading to a credit crunch and constraining lending, thereby affecting overall economic growth.

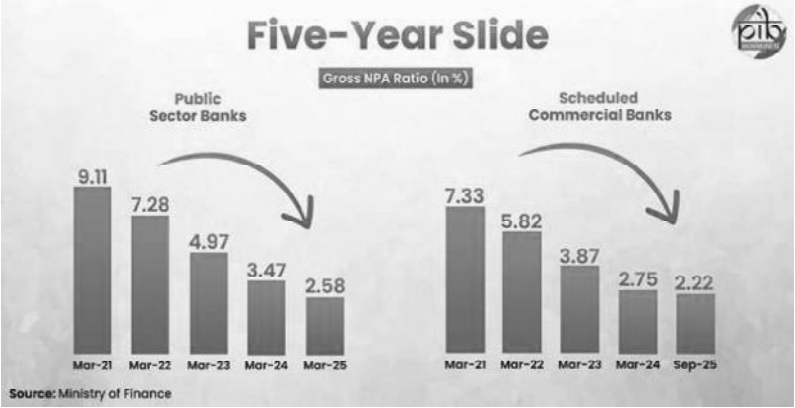
As per Reserve Bank of India (RBI) data on domestic operations, aggregate gross advances of SCBs increased from Rs.23.34 lakh crore as on 31<sup>st</sup> March 2008 to Rs.61.01 lakh crore as on 31<sup>st</sup> March, 2014. Aggressive lending practices during this period along with wilful default / loan frauds, economic slowdown, etc. were observed to be primary reasons for the spurt in the stressed assets.

As on 31<sup>st</sup> March, 2014, stressed assets of SCBs were 9.8% of their loan book, while the restructured standard loans were 5.7%. Asset Quality Review (AQR), initiated in 2015 for clean and fully provisioned bank balance-sheets revealed high incidence of non-performing assets (NPAs). As a result of AQR and subsequent transparent recognition by banks, stressed accounts were reclassified as NPAs and expected losses on stressed loans, not provided for earlier under flexibility given to restructured loans, were provided for. Accordingly, the GNPA ratio of banks started rising and reached its peak in 2018 at 11.18%. GNPA ratios measure the asset quality of banks. Primarily as a result of transparent recognition of stressed assets as NPAs, as per RBI data on domestic operations, gross NPAs of SCBs rose from Rs.2,51,054 crore (gross NPA ratio of 4.1%) as on 31<sup>st</sup> March, 2014 and peaked to Rs.9,62,621 crore (gross NPA ratio of 11.46%) as on 31<sup>st</sup> March, 2018.

As a result of the Government’s strategy of recognition, resolution, recapitalisation and reforms, gross NPA ratio have since declined to Rs.2,73,413 crore (gross NPA ratio of 2.79%) as on 31<sup>st</sup> March, 2025. Further, as per RBI data on domestic operations, stressed assets, including restructured standard assets, as percentage of gross advances in SCBs has declined from 9.8% as on 31<sup>st</sup> March, 2014 to 3.55% as on 31<sup>st</sup> March, 2025.

Besides, GNPA ratios improved consistently from 2018-19, and reached its lowest level in last 20 years at 2.31% in end-March 2025. This can be attributed to strong macro-economic fundamentals boosting the Indian banking and non-banking financial sectors. Likewise, NNPA ratio also reached its lowest in last 20 years to 0.52% by consistently declining from its peak in 2018 at 6.1%, driven by stronger provision buffers. Sentiments remain positive as profitability indicators and NPA ratios continued to improve further, while capital adequacy ratio remained robust.

Gross NPAs of PSBs have been declining during the last five financial years- reducing from 9.11% to 2.58% between March 2021 to March 2025. Similarly, the NNPA of PSBs declined to multi-year low at 0.52% in FY 24-25 from 1.24% in FY 22-23. This indicates sustained improvement in asset quality and risk management. The trend has been witnessed in the SCBs too, with a decline in both NPA and GNPA.



### Bank Profitability on the Rise

The Indian banking industry has seen robust growth, driven by strong economic expansion, rising disposable incomes, growing consumerism, and easier credit access. Digital modes of payments, dominated by UPI, have grown by leaps and bounds over the last few years. As per the RBI, India’s banking sector is sufficiently capitalized and well-regulated. Notably, profitability of banks improved for the sixth consecutive year in 2023-24.

#### Public Sector Banks

From FY 22–23 to FY 24–25, the total Business of Public Sector Banks (PSBs) rose from Rs.203 lakh crore to Rs.252 lakh crore

From FY 22–23 to FY 24–25, net profit increased from Rs.1.05 lakh crore to Rs.1.78 lakh crore.

Dividend payouts grew from Rs.20,964 crore to Rs.34,990 crore, reflecting the continued strengthening of financial performance.

#### Scheduled Commercial Banks (SCBs)

During FY 24-25, SCBs recorded their highest ever aggregate net profit of Rs.4.01 lakh crore, compared to the net profit of Rs.3.5 lakh crore in FY 23-24. The growth trajectory continues, as SCB’s recorded an aggregate net profit of Rs.1.02 lakh crore in first 3-months of FY26.

Continuing on this success, the profitability of SCBs improved during FY 25, with Profit After Tax surging by 14.7% (YoY). Gains in profitability continued with Return on Assets (RoA) at 1.37% and Returns on Equity (RoE) at 14.1%.

Besides, banks’ capital position remained satisfactory, as reflected in key parameters like leverage ratio (which measures the proportion of a bank’s Tier 1 capital to its total assets, serving as a safeguard against excessive risk exposure) and capital to risk weighted assets ratio (CRAR), defined as the ratio of total capital funds to risk-weighted assets. The leverage ratio for all SCBs was 7.9% in September 2024 (the range of 6 to 8% is generally considered prudent). PSBs are adequately capitalised, with their CRAR standing at 16.4% as of June 2025.

Strong credit expansion by Non-Banking Financial Companies (NBFCs), that offer services similar to banks, such as loans and investments, but do not possess a full banking license, was accompanied by further strengthening of their balance sheets, improvement in credit quality and profitability, and satisfactory capital buffers.

### Factors Propelling Performance of India’s Banks

Comprehensive government initiatives with regards to stress recognition, asset resolution, re-capitalisation, have markedly strengthened the banking sector’s financial health and resilience. This was driven by a series of regulatory measures, which commenced over a decade ago-

- The Asset Quality Review (AQR) launched in 2015 compelled banks to recognize the true state of their loan books, bringing hidden NPAs to light

and strengthening the supervisory framework. Additionally, the Government also implemented a comprehensive 4R’s strategy, consisting of recognition of NPAs transparently, resolution and recovery of value from stressed accounts, recapitalizing of PSBs, and reforms in PSBs and the wider financial ecosystem for a responsible and clean system.

- The Prompt Corrective Action (PCA) framework helped restore the health of weak banks, followed by the consolidation of 27 PSBs into 12 by 2020. A detailed review of business in terms of sustainability, profitability, viability and projections along with credit risk related actions have been beneficial.

- The Insolvency and Bankruptcy Code (IBC) introduced in 2016, along with complementary out-of-court resolution mechanisms, transformed India’s credit culture and improved recovery processes. It changed the creditor-borrower relationship, taking away control of the defaulting company from promoters/owners and debarred willful defaulters from the resolution process.

- Sharper recovery laws: Key legislations such as the SARFAESI Act, 2002 (The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002) and the Recovery of Debt and Bankruptcy Act have been amended to enhance their effectiveness in asset recovery.

- Focused debt resolution: The pecuniary jurisdiction of Debt Recovery Tribunals (DRTs) was raised from Rs.10 lakh to Rs.20 lakh, enabling them to prioritize higher-value cases and improve recovery efficiency.

- Specialized recovery mechanisms: PSBs have established dedicated stressed asset management units for close monitoring and faster resolution of NPAs. The deployment of business correspondents and incorporation of a business strategy that uses physical sales and marketing force to interact directly with customers (Feet-on-street model), has further boosted recovery efforts.

- In October 2025, the RBI issued a landmark reform through its Draft Directions 2025, proposing a shift to the Expected Credit Loss (ECL) framework. The framework applies to scheduled commercial banks, including foreign banks, and introduces a risk-sensitive approach to provisioning. These are expected to further support credit risk management practices, promote greater comparability across financial institutions, and align regulatory norms with globally accepted regulatory and accounting standards.

- Proactive stress management: The RBI’s Prudential Framework for Resolution of Stressed Assets promotes early identification, reporting, and time-bound resolution of stressed loans, with incentives for lenders to act swiftly.

### Evolving Priorities in India’s Banking Landscape

Building on their strong financial performance and improved asset quality, Indian banks are now focusing on sustaining growth through innovation, inclusion, and strategic expansion. The following priorities outline the path ahead for strengthening the banking ecosystem and supporting India’s broader development goals:

- ⇒ Strengthen deposit mobilization through targeted drives, effective use of branch networks, and deeper outreach in semi-urban and rural areas to sustain strong credit growth.
- ⇒ Identify emerging commercial growth areas over the next decade to enhance profitability and maintain momentum in economic expansion.
- ⇒ Deepen corporate lending in productive sectors while upholding robust underwriting and risk management practices.
- ⇒ Advancing India’s Green Growth Agenda by scaling up lending to renewable and sustainable energy sectors. Develop tailored credit models to support new initiatives such as Small Modular Nuclear Reactors (SMR) announced in Budget 2025–26.
- ⇒ Broaden financial inclusion through key government schemes- PM MUDRA Yojana, PM Vishwakarma, PM Surya Ghar Muft Bijli Yojana, PM Vidyalaxmi, and Kisan Credit Card (KCC).
- ⇒ Focus on Agri credit under the PM Dhan Dhanya Yojana in 100 low-productivity districts with customised credit products to improve farm output and local economic growth.
- ⇒ Expand international presence by strengthening operations in GIFT City, supporting India’s global financial aspirations, and enhancing participation in the India International Bullion Exchange (IBX).
- ⇒ Enhance customer experience through faster grievance redressal, user-friendly multilingual digital platforms, and clean, accessible physical branches in metro and urban centres.

### Conclusion

India’s banking sector has transformed from a period of stress to one of strength and stability. With cleaner balance sheets, robust capital buffers, and record profitability, banks today are more resilient, efficient, and future-ready. Driven by reforms, digital innovation, and financial inclusion, the sector is powering India’s growth ambitions- financing infrastructure, supporting entrepreneurs, and advancing green and inclusive development.

As India moves toward becoming the world’s third-largest economy, its banks stand at the forefront- anchoring financial stability and fuelling the nation’s next decade of growth. (Source: PIB)

# Labour Codes Upgrade Safety for Hazardous Sector Workers

- ⇒ Free Annual health check-up for all workers
- ⇒ Mandatory pre-employment, periodic, and post-exposure medical exams
- ⇒ ESI benefits, PF, gratuity, maternity and old-age protection for workers
- ⇒ Mandatory Risk Assessment, and Emergency Response Systems to be maintained

- ⇒ Pregnant women and adolescents barred from hazardous processes for safety

### Strengthening Safety for India’s Hazardous Sector

Industries such as mining, petroleum, metallurgy, chemical and heavy manufacturing play a vital role in India’s economic growth. Many workers in these industries operate in high-risk environments. Recognizing the need for a stronger, future-ready safety architecture for the workforce, the Government has introduced the new Labour Codes consolidating 29 Central labour laws into 4 Labour Codes. Under The Occupational Safety, Health and Working Conditions Code, 2020 (OSH&WC), a more integrated, preventive safety system with risk assessment, free annual health check-ups, training, PPE, emergency planning, etc. have been provisioned. These reforms strengthen safety protocols, mandate risk-mitigation practices, and enhance accountability while giving employers clearer, simpler, and more predictable regulatory pathways. Notably, the new framework aims to ensure safer workplaces, stronger protections, and more dignified conditions for India’s hazardous-sector workforce.

### Key Benefits to Workers in Hazardous Processes

The Labour Codes introduce a strengthened safety and welfare framework for India’s hazardous-sector workforce, enhancing protection, accountability, and risk management across high-risk industries. All workers engaged in hazardous processes or industries, including chemical, explosive, gas, radiation, mining, construction, dock, and heavy engineering sectors, are comprehensively covered under OSH&WC.

- ⇒ **Safety Standards:** The OSH&WC Code highlights national standards to be followed for use, handling, storage, and transport of hazardous substances. In order to further enhance the safety safeguards employers must conduct risk assessment, obtain approval, and maintain emergency response systems.
- ⇒ **Health & Medical Protection:** Earlier, medical & health records were maintained manually and lacked portability and long-term traceability. Now, health records are mandatory and accessible to employees and inspectors, enabling transparency and long-term portability. Additionally, under the new Codes, pre-employment, periodic, and post-exposure medical examinations are mandatory, along with a free annual health check-up for all workers, ensuring early detection of occupational diseases that reduces medical costs and supports a healthier, more productive workforce.
- ⇒ **Protective & Welfare Measures:** Under the new provisions, employers must provide and maintain PPE (personal protective equipment) such as helmets, gloves, respirators, and goggles. Additionally, ensuring improved sanitation and



hygiene standards is also required- by mandating canteens, rest shelters, washing facilities, first aid, ambulance rooms, and cooling areas in high-temperature workplaces. Employers need to adhere by the prescribed maximum working hours of 8 hours per day and 48 hours per week.

- ⇒ **Training & Awareness:** Earlier, trainings were not compulsory and varied by sector. Now, mandatory training sessions on the safe handling, storage, transport, and disposal of hazardous materials have been introduced to assist workers.
- ⇒ **Social Security:** To ensure efficient social security provisions, immediate compensation for occupational diseases or accidents is ensured under the Social Security Code, 2020 (SS) / ESIC. Besides, workers are also entitled to ESIC benefits (medical, occupational disease, injury, disability, dependents’ benefits). Other benefits such as PF, gratuity, maternity, employment injury compensation and old-age protection (pension) are also provided, along with digital health and social security records that enhance transparency and portability.
- ⇒ **Special Rights:** The Right is explicitly guaranteed under OSH&WC Code wherein workers may refuse dangerous work that are likely to cause serious injury or death, with mandatory employer investigation and zero penalty for refusal by workers. Besides, pregnant women and adolescents also avail benefits of special rights, as they are strictly barred from engaging in hazardous processes. Safety supervision is also mandatory

for women workers in permitted tasks.

### Comparative Analysis of Previous Laws vs. New Labour Codes

Previously, hazardous workers were protected under fragmented provisions with inconsistent enforcement and limited medical coverage. Now, under the OSH&WC Code, an integrated, preventive safety system with standards is in place, offering provisions for free annual health check-ups, training, PPE, emergency planning, etc. Likewise, compensation, backed by universal social security have also been provided for under the SS Code.

### Legal Framework

Earlier, fragmented laws with separate provisions under the Factories Act (hazardous process), Mines Act, Dock Workers Act, and Building & Other Construction Workers Act (BOCW Act), carried their own list of hazardous operations. However, there are now uniform definitions under OSH&WC Code, 2020 for all industries involving chemical, biological, physical hazards. Specific provisions lay down standards for use, handling, storage, transportation of hazardous substances. There is also a uniform national framework for safety, health, welfare, emergency response.

### Identification of Hazardous Processes

Previously, different lists and rules under multiple Acts led to weak enforcement. Now, a consolidated Schedule under OSH&WC Code lists all hazardous processes (asbestos, toxic chemicals, pesticides, radioactive materials, etc.). Additionally, employers must conduct risk assessments and provide prior intimation before initiating hazardous processes.

### Emergency & Disaster Preparedness

No unified emergency management system existed with dependency on factory inspectorates or National Disaster Management Authority (NDMA) guidelines. Now, with the Labour Codes in place, there needs to be a mandatory on-site emergency plan for every hazardous establishment, emergency response mechanisms and six-monthly mock drills. Besides, a formal linkage with the local Disaster Management Authority for external coordination is also required.

### Inspection & Enforcement

There were multiple inspectorates under different Acts and overlapping jurisdictions existed. Whereas now, a unified Inspector-cum-Facilitator system is in place with risk-based digital inspections, joint compliance audits, and stringent penalties for violations.

### A Safer & Empowered Workforce

The new Labour Codes mark an impactful shift towards safer, fairer and more accountable workplaces- especially for those in hazardous sectors. With stronger safety standards, universal social security, welfare facilities, and emergency response mechanisms, India is building a labour ecosystem where security is not a privilege, but a guarantee. As India moves towards a more productive, inclusive, future-ready economy, it aligns with the spirit of Shramev Jayate- honoring the contribution of every worker who keeps the nation moving. (Source: PIB)





**Let the victory over Polio continue with Two Drops of Life**

India is polio free. But polio still exists in few countries and it may come back. Ensure your child's complete protection. Make sure polio vaccine is given every time so that India maintains its victory over polio.

**Polio Day**  
21 December 2025  
Sunday  
in all districts

To know more, please contact ASHA / ANM / Anganwadi Worker

**SHS- State Immunization Unit, DHS, Andaman & Nicobar Islands**

**JOB VACANCY**

❖ **SITE SUPERVISOR- 1 No. (Female Candidate Only)**  
➤ **Qualification:** Diploma in Civil Engineering (or) ITI Pass with Good Knowledge of "Measurements" in Civil Work and Should also have Basic Computer Knowledge.  
➤ **Nature of Work:** To Take Measurements and Upkeep of Records.  
➤ **Salary:** Rs. 15,000/- to Rs. 20,000/- as Per Experience.  
**Note:** Only Female Candidates with Two Wheeler License will be Preferred.  
Interested may walk in with CV @  
**M/s. SIMON'S CONSTRUCTION,**  
Brichgunj Chowk, Prothrapur.  
**Contact Office: 9679568637 or Mail Resume @**  
**simonsconstruction2@gmail.com**  
Reg. No. 20885/LC/2025

**OFFICE OF THE DIRECTOR (ANIIMS)**  
**ANDAMAN & NICOBAR ISLANDS INSTITUTE OF MEDICAL SCIENCES**  
**Andaman & Nicobar Administration**

**NOTICE**

**Extension of Last Date for Online Application – MD/MS/DNB Admission at ANIIMS (Counselling for Academic Year 2025–26)**  
The last date for submitting online applications for admission to MD/MS/DNB courses at Andaman & Nicobar Islands Institute of Medical Sciences (ANIIMS), Sri Vijaya Puram, has been extended for wider coverage and participation. The interested eligible candidates are requested to refer the official website of ANIIMS for details regarding the counselling process for MD/MS/DNB courses in ANIIMS. The revised schedule for the counselling process for MD/MS/DNB courses at ANIIMS is available on the ANIIMS college website: **ANIIMS official website:** <https://andssw1.and.nic.in/aniims>

Sd/-  
Dean Academics, ANIIMS

**NOTICE INVITING e-TENDERS**

The Executive Engineer, Panchayati Raj Institution, South Andaman Division-I on behalf of the **Pradhan, Gram Panchayat, Sippighat** invites online item rate tender (in CPWD form-8) from bonafide and experienced contractors for the below mentioned work.  
**1. NIT NO. EE/PRI/SAD-I/R/2025-26/157 Name of Work:** - Repair and Maintenance of CC Footpath from Sippighat Nayashar main road to Nandan house land at Sippighat 03 under Gram Panchayat Sippighat. **Estimated Cost: Rs. 8, 74,052/- Earnest Money Deposit: Rs 17, 481/- Time of Completion:** Six (06) Months, Tender Fee: Rs. 500/- & last date & time of submission of bid: 18/12/2025 (1500 hrs.)  
The tender forms and other details can be obtained from the website <https://eprocure.andamannicobar.gov.in>.  
**Tender ID: - 2025 RDPRI 20969\_1**

Executive Engineer  
Panchayati Raj Institution  
South Andaman Division-I  
Junglighat, Sri Vijaya Puram  
South Andaman

I.D. No. 11902

**TO LET**

**SPACE FOR RENT :** Ideal for Hospital, Nursing Home , Polyclinic or Diagnostic Centre  
**Fully Equipped Hospital Setup available for Rent on**  
**1. Ground Floor - 2535 Sq. Feet.**  
**2. First Floor - 1920 Sq. Feet & Extra Space for Garage**  
Entire Space is already Fitted with Complete Hospital infrastructure including  
• Modern operation Theatre (OT) with advanced technical setup  
• Existing hospital equipment on both floors.  
• Multiple rooms / wards / Consultation Spaces .  
• Garage available for parking or ambulance use .  
• Spacious Corridors, good ventilation and easy Patient movement.  
• Also suitable for Bank / MNC / Office.  
**Contact: 9933280894 / 9933269116.**  
**Location: Anarkali Near Delanipur School**

**13<sup>th</sup> Death Anniversary On 12-12-2025**

**In Loving Memory of**  
**M. Bairagi**  
**M. Laxmi**  
R/o Prem Nagar  
**Remembered by:**  
**All Family Members**

**ANDAMAN AND NICOBAR ADMINISTRATION SECRETARIAT****ADDENDUM**

In continuation of this Office Vacancy Notification dated 28<sup>th</sup> August, 2025, published in the Employment News edition dated 06<sup>th</sup> September, 2025, and in pursuance of the approval accorded by the Hon'ble Lieutenant Governor, Andaman & Nicobar Islands, it is hereby notified that the number of vacancies for the post of Principal (SSS), General Central Services, Group 'A' Gazetted (Non-Ministerial) carrying Pay Level-12 (Rs. 78,800-Rs. 2,09,200) on deputation (ISTC) basis in the Department of Education, Andaman & Nicobar Administration, may be read as 21 (twenty-one) posts instead of 14 (fourteen) posts.  
The last date for submission of application forms is hereby extended by a further period of 15 (fifteen) days from the date of publication of this advertisement in the Employment News. All other terms and conditions mentioned in the earlier Vacancy Notification published in the Employment News edition shall remain unchanged.  
The eligibility criteria, proforma for Bio-Data/ Curriculum Vitae along with the required annexures and other terms & conditions are available on the official websites of A&N Administration at <https://andamannicobar.gov.in> and <https://education.andamannicobar.gov.in>

Deputy Secretary (Edn)  
Andaman & Nicobar Administration

**HOUSE FOR SALE****New Individual 3 BHK Duplex House for Sale at Calicut.**

- 1) Crystal Clear Documents
- 2) Easy Bank Loan Process
- 3) Eco Friendly Environment
- 4) Individual Land

**Contact: 6382009452 / 9600580002**

**VACANCY****Travel Reservation Executive – 3 Posts**

- Fluent in Hindi + Good English
  - Best in Class Salary + Bonus
  - Freshers with good communication are welcome
  - Training provided
- Sales Team Manager – 1 Post**  
• Fluent in Hindi + Good English  
• Experience in team handling and sales  
**Call / WhatsApp: 9332364440**  
**Phoenix Bay, Sri Vijaya Puram**  
Reg. No.19225/LC/2024

**HOME SERVICE**

AC, Refrigerator, Washing Machine, Microwave Oven, Deep Fridge etc. Repair and Service. **Contact Mob. No.: 7695042418 / 7063929534,**  
Reg. No. UDYAM-AN-01-0010484, MAFIJUL SEKH

**TO LET**

One No. 02 BHK Flat of 1000 Sq. ft. in ground floor of IMFC Royal Residency at Garacharma in-front of Govt. Primary School. **Contact: 9434263681 / 7063928681**

**11<sup>th</sup> Death Anniversary**

**On 12-12-2025**

*With Love and Fond Memory of*



**Late TARA SINGH**  
**"You are gone but never forgotten"**  
**Inserted by :**

Radha Krishnan (Jija), Jaspal Kaur (Didi), Rakesh & Riya Krishnan and all family members.

**FOR SALE**

Maruti Suzuki Alto K 10 LXI J-Series Good Running Condition, All Papers Clear.  
**Contact: 9933276417 / 9679575604**

**LAND FOR SALE**

200 Sq. Mtrs. Land for Sale at Prothrapur Village, Brichgunj Main Road, Suitable for Commercial Purposes. **Contact: 9933250857 / 9443408468**

**TO LET**

01 No. Double Bedroom RCC Flat fully tiled for Govt. Servant Small Family at Junglighat near Akash Coaching Centre, Ananda Marga School Road. **Contact No. 233534 / 7063965571**

**OFFICE OF THE CHILD DEVELOPMENT PROJECT OFFICER ICDS, URBAN PROJECT, ATTAMPAHAR, DOLLY GUNJ****VACANCY NOTICE****RECRUITMENT FOR THE POST OF ANGANWADI WORKER & ANGANWADI HELPER UNDER ICDS (URBAN PROJECT), DOLLYGUNJ, SRI VIJAYA PURAM**

The list of eligible and ineligible candidates who have applied for the post of Anganwadi Worker and Anganwadi Helper of various Anganwadi Centre(AWCs) under ICDS (Urban Project), South Andaman has been displayed in the Notice Board of the office of the Child Development Project Officer (UP), Attampahar, Sri Vijaya Puram. Willing candidates(in person) requires to submit the claims & objections, if any with 02 days from the date of publication of this notice.

The interview of the selected candidates for both the posts of various AWCs shall be conducted in the office of the Child Development Project Officer (UP),Attampahar, Sri Vijaya Puram, as per the schedule mentioned below-

S. No.	Date	Anganwadi Centres	Interview Timing (10:00 AM to 5:00 PM)
1.	18.12.2025	Brichgunj-2	10:00 AM–12:00AM
2.		Brookshabad	
3.		Carbin Quarry-1	
4.		Prem Nagar-7	12:00 AM - 1:00 PM
5.		Dignabad-1	
6.		School Line-4	2:00 PM - 3:00 PM
7.		Bathubasti-6	
8.		New Bimblitan-3	3:00 PM-5:00 PM

Child Dev. Project Officer (UP)

**ANDAMAN AND NICOBAR ADMINISTRATION**  
**OFFICE OF THE SECRETARY (COOP.)-CUM-RCS**  
**KAMARAJ (V.I.P) ROAD SRI VIJAYA PURAM-744103**

**NOTICE**

The Department of Cooperation, Andaman & Nicobar Administration, has prepared the **Draft Andaman & Nicobar Islands Cooperation Policy-2025** in alignment with the National Cooperation Policy-2025 launched by the Ministry of Cooperation, Government of India.

All stakeholders, including Cooperative Societies, Federations, are hereby informed that the draft policy is uploaded in the website of the Department of Cooperation and shall be viewed at:

<https://rcs.andamannicobar.gov.in/Announcement/32.pdf>

All Stakeholders are requested to submit their views, comments and suggestions, if any on the draft policy to this Department within **15 days** from the date of publication of this Notice for consideration, by email to [rcs.and@nic.in](mailto:rcs.and@nic.in).

-Sd-  
Assistant Registrar (HQ)

**NOTICE INVITING e-TENDERS**

The Executive Engineer, Panchayati Raj Institution, South Andaman Division-I on behalf of the **Pradhan, Gram Panchayat, Collinpur** invites online item rate tender (in CPWD form-8) from bonafide and experienced contractors for the below mentioned work.

**1. NIT NO. EE/PRI/SAD-I/GEN/GEN/2024-25/154 Name of Work:** Repair and Maintenance of existing Multipurpose Hall including Electrical work at Collinpur under Gram Panchayat Collinpur. **Estimated Cost: Rs. 15,94,203/- Earnest Money Deposit : Rs. 31,884/-, Time of Completion:** Six (06) Months, Tender Fee: Rs. 500/- & last date & time of submission of bid: 18/12/2025 (1500 hrs.)

The tender forms and other details can be obtained from the website <https://eprocure.andamannicobar.gov.in>.  
**Tender ID: - 2025 RDPRI 20964\_1**

Executive Engineer  
Panchayati Raj Institution  
South Andaman Division-I  
Junglighat, Sri Vijaya Puram  
South Andaman

I.D. No. 11901

**ABSENTEE NOTICE**

Whereas Shri Mallika Arjun S/o Late Malakondaiah, Sanitary Mazdoor, Ward no 08 is absenting from his duty w.e.f 12/04/2021 without any prior intimation/permission of the Competent Authority and proceeded to mainland. Further, no intimation was received regarding his continuous absence.

Whereas a Memo vide no 1-568/SS/Estt/MC/1881 dated 17/10/2022 was served to him with the direction to report duty with valid reason along with documentary evidence within 07 days but the concerned employee failed to report duty.

Whereas Reminder-I and Reminder-II for the Memo was also served vide no 1-568/SS/Estt/MC/1975 dated 04/11/2022 and 1-568/SS/Estt/MC/2290 dated 27/12/2022 respectively. A Press Notice vide no 1-568/SS/Estt/MC/983 dated 12/04/2023, 1-568/SS/Estt/MC was also published, directing him to report duty within 07 days of publication of the notice but no response from the employee is received till date.

Shri. Mallika Arjun S/o Mala Kondaiah, Sanitary Mazdoor, ward no.08 is hereby directed to report for duty within 07 (Seven) days from the date of publication of this Final notice, with reason along with documentary proof, if any, for his unauthorized absence from duty failing which actions will be initiated against him as per Rule in force.

Administrative Officer  
Municipal Council

**TO LET**

Available spacious Godown in School Line, Near Community Hall, 807 Sq. ft. area, Ground Floor, Road Side. **Genuine parties**  
**Contact: 9933395009**

**Rent Room Available**

- ❖ Rent Room Double Bed Room – 06 Nos.
  - ❖ Rent Room Family Four Bed Room – 02 Nos.
- Address: Dollygunj, Near FCI Godown, South Andaman.  
**Contact Mobile No.: 9933270362**

**JOB VACANCY**

**Sales Executive – Should have Market Knowledge with Communication Skill & Two Wheeler for FMCG Products**

Pls. Visit- **M.A. MOHAMED & SONS,**  
PHOENIX BAY, SRI VIJAYA PURAM.

Phone No.: 7797791777 / 9933216040

Send your CV- to [mamsandaman@gmail.com](mailto:mamsandaman@gmail.com)

Reg. No. 35AAEFM8792K1ZN

**WE ARE HIRING**

**MANAGER** - Graduate with basic computer knowledge  
Good communication skill in English & Hindi.  
Must have two wheeler with driving licence  
Salary: 15K - 18K + Incentive  
**SUPPORT STAFF** - 10/12 Passed Male candidate only  
Must have two wheeler with driving licence  
Salary: 12K - 15K + Incentive

Note: Interested candidate must visit office with resume, Monday to Friday 10 am to 5 pm (except Thursday & Sunday)

Join a team of 5000+ teachers

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89009 23711

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