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INSIDE TRACK

Introducing a new weekly series where professions take you behind the scenes of their jobs; first up: one of the city's earliest women police officers in active duty



PG 20

THE KIDS ARE ALL RIGHT

EXPLAINER How smart students exposed the rot in the system, resulting in transfers of CBSE chairman and secretary



PG 11

BECOME SRK'S NEIGHBOUR FOR ₹900CR? NAH!

Police complaint filed after dubious ad surfaces claiming Jesuit property behind SRK's home is on the market; church denies Retreat House is for sale

Dipti Singh
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A viral advertisement offering a property directly behind Shah Rukh Khan's residence, Mannat, for Rs 900 crore has triggered a police complaint and allegations of possible fraud.

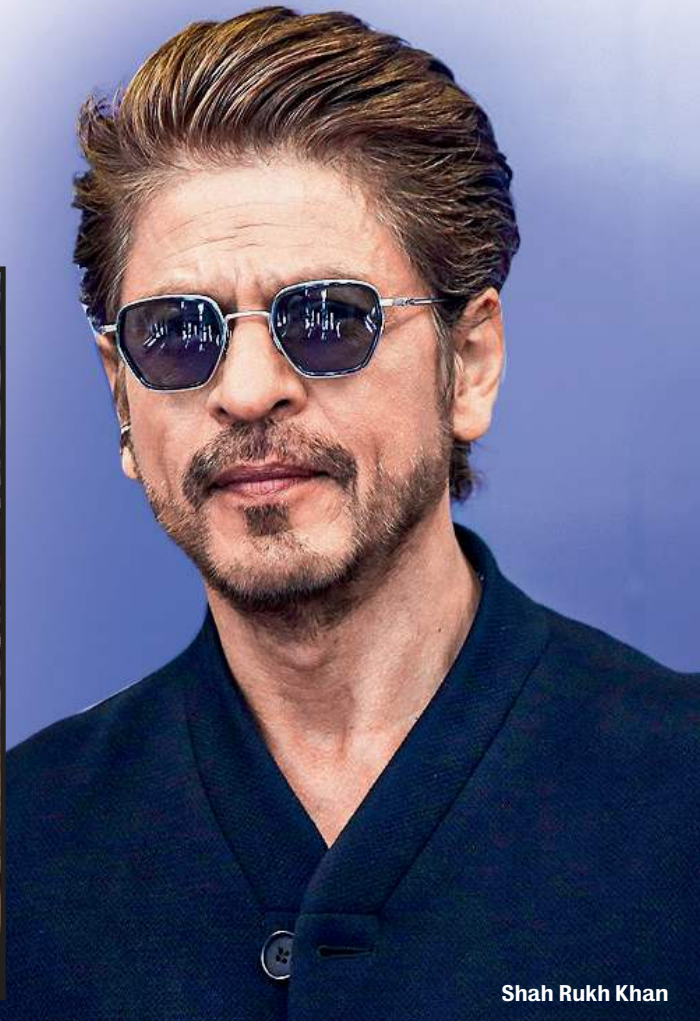
The property in question is Retreat House, a landmark Jesuit-owned campus in Bandra that Church authorities insist is not on the market.

Senior church authorities have strongly denied that the 2.16-acre property is on the market. Father (Dr) Frazer Mascarenhas, former principal of St Xavier's College and a Jesuit priest associated with the Society of Jesus Bombay Province, described the advertisement as fraudulent and clarified that the matter was under review.



Retreat House in Bandra West; (inset) Godfrey Pimenta, the complainant

CONTINUED ON PAGE 7



Shah Rukh Khan

Swipe, save, get trapped

Two businessmen whose credit card dues scammers paid off with proceeds of crime booked for being accomplices and money mules

Cybercops get smart, crooks get smarter
Scammers are paying your credit card bills to wash their money!



Mirror's June 3 report

Anish Patil
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A clothing shop owner from Navi Mumbai and a travel operator from Thane believed they had found a shortcut to reducing their mounting credit card dues. Instead, they allegedly became part of a money-laundering network linked to Jharkhand's notorious Jamtara cyber fraud syndicates.

More significantly, information provided by the two businessmen during their questioning ultimately helped the Cuffe Parade police crack the racket and arrest its key operatives.

The revelations emerged during the investigation into a Rs 5.44 lakh cyber fraud case registered by a Mumbai-based chartered accountant who was allegedly duped into downloading a fake gas-bill update APK file.

CONTINUED ON PAGE 8

Root of the matter



Shaili Sathyu

YOUR diarist learnt this delicious backstory around a new play hitting the city on 10 and 11 June. Fletcher and Zenobia — the 1971 Edward Gorey and Victoria Chess classic about a stranded cat, a papier-mâché doll, and a whimsical party in a tree — was a Sathyu family heirloom, read to young Shaili by her mother, acclaimed screenwriter Shama Zaidi.

Daughter of Zaidi and legendary Garm Hava filmmaker M S Sathyu, Shaili grew up steeped in stories. Yet this one lingered. On a 2023 theatre tour through rural Kumaon, a 500-year-old oak stopped her cold. "This is Fletcher and Zenobia's tree." The decision to stage it followed immediately. Though commercial cinema courted her early with art direction offers, Shaili's heart has remained strictly with live performance, and what a fortunate decision that's turned out to be for local theatre goers.

Curl power

Madhuri Dixit delivers another reminder that style is an art form



GURUJEET SINGH DEVGUN

Waste side story

MUMBAI is currently witness to a refreshing disruption on its streets, courtesy of art entrepreneur, public art curator, and Guinness World Record holder Minali Thakkar — celebrated for her 40,000-recycled-bottle installation. Known for her knack for turning industrial debris into visual landmarks, Thakkar has unveiled a triptych of eco-sculptures just in time for World Environment Day. Her work serves as a sharp critique of modern consumer culture, forcing passersby to confront the waste they turn out. She told this diarist, "Sustainability isn't a design trend; it's

an urgent survival instinct." This project, which took 45 days to complete, utilises everything from metal scrap to discarded plastics to turn rubbish into a resource. Not content to stop there, Thakkar has also launched an initiative to collect and recycle old pickleballs from local sports clubs. It is an ambitious attempt to weave civic responsibility into the fabric of the city. One hopes the corporate world pays close attention.



Minali Thakkar

The Dalvis De-Code

PROFESSORS Dr Smita Dalvi and Dr Mustansir Dalvi are working on a super exciting project: *Glossary of Indian Islamic Architecture*. It's an insider's map to magnificent monuments, replete with gorgeous drawings and structural secrets. Smita tells your diarist, "The book attempts to unravel the syncretic language of this architecture for specialised and lay readers both." Besides mosques and palaces, the glossary covers lesser-known spaces like caravanserais and hammams. "There is a lot of interest in the subject, but also misinformation." The



Dr Smita and Dr Mustansir Dalvi

guide is an attempt to help visitors engage meaningfully with these sites. The launch unfolds next week at Chhatrapati Shivaji Maharaj Vastu Sangrahalaya. In an era obsessed with rewriting history, learning how to actually read it feels long overdue.

LIFE AT LARGE

Phani Tetali



@Zarish5062 For men, marriage feels like it's a financial risk. For women, it's a life risk. The difference tells [you] everything you need to know.

Ramba Ho... Ho... Holy Cow!

A wedding in Siliguri has given Kalpana Iyer a new audience. When the groom called the former Miss India runner-up on stage to Ramba Ho, she broke into her signature moves. "I just took off," she says. The viral video introduced the Hari Om Hari star to a new generation, sparking industry buzz about films, OTT projects, and fashion collaborations. Born in Sion and now based in Dubai, Iyer, who turns 70 in July, is excited with the prospect of work, too. "I'll do ads, stage shows, weddings. If there's a grandmother to be cast, I'll do it. If someone says wear a boy's wig and do a gent's role, I'll do it. Give me work," she says. We do love a good comeback story, especially one that arrives in six-inch heels and knows all the steps.



Kalpana Iyer

Tailpiece

A recent acquisition has been hailed as a win for everyone. Which, as seasoned dealmakers know, is when the interesting questions begin. For starters, the terms remain under wraps. Entirely understandable; not every seller wishes to advertise what it re-ceived for a prized asset. But then there is the strategic logic. The bid that was attractive, but it's hardly for the hottest property. That title belongs to another category altogether, one that several powerful players would dearly like to get their hands on. Hence the theory doing the rounds in boardrooms and bankers' WhatsApp groups: this deal is not the destination, but the dress rehearsal. A trial run for something larger, with a far bigger name hovering just beyond the frame. Whether that theory proves correct remains to be seen. But if it does, today's acquisition may be remembered less for what was bought than for what it was really about.



"Son...look to your right, left, behind you, above you, in front of you and under you before you cross the road!"

A BITTER PILL TO BUY IN MUMBAI

New study finds abortion medication at only 12 of 112 pharmacies; 23 per cent of workers wrongly say they are illegal

Swapnil R Mishra
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Nearly one in four pharmacy workers in Mumbai incorrectly tell customers that abortion pills are banned or illegal, according to a new study that raises concerns about access to a legally approved form of abortion care.

The peer-reviewed study in BMC Public Health in January 2026 cleared for publication last week, found that 23 per cent of pharmacy workers surveyed claimed abortion medication was banned, illegal or not permitted, despite the drugs being legally available in India for more than two decades.

Legal, but difficult to access

Researchers also found that the standard mifepristone-misoprostol

combipack was stocked at just 12 of the 112 pharmacies surveyed across Mumbai – barely 11 per cent. A successful purchase was completed at only one outlet. The study, conducted by researchers from the University of Ottawa and the International Institute for Population Sciences (IIPS), Mumbai, suggests that regulatory pressure and misinformation may be pushing a legal medical service out of the formal healthcare system. Researchers used mystery clients who visited 112 pharmacies across Mumbai seeking abortion medication after a positive pregnancy test.

While most pharmacies advised them to consult a doctor, 23 per cent incorrectly stated that abortion pills were banned, illegal or not allowed. One worker reportedly told a client that the medication was “banned in Maharashtra”. India approved mifepristone for use with misoprostol in

2002. The regimen is permitted under the Medical Termination of Pregnancy (MTP) Act for pregnancies of up to nine weeks and can be dispensed by licensed pharmacies against a valid prescription.

Regulatory pressure cited

Several pharmacy workers told researchers that documentation requirements, inspections and fear of regulatory action had discouraged pharmacies from stocking the medication. The authors linked these concerns to Maharashtra’s intensified monitoring of abortion medication sales, often justified as a measure to prevent sex-selective abortions. However, they noted that sex determination is generally not possible during the early stage of pregnancy when medication abortion is used.

The study found signs that access to abortion medication may be shift-

ing into informal and more expensive channels. While the combipack typically costs around Rs 300-400 at a pharmacy, some workers told mystery clients that doctors increasingly dispense the medication directly as part of clinical packages costing Rs 3,000-4,000.

The only successful purchase recorded during the study took place away from a pharmacy counter, where a worker sold the medication for Rs 1,000. At three other pharmacies, staff offered to arrange off-site sales near a hotel or railway station, quoting prices ranging from Rs 1,000 to Rs 3,000.

Unnecessary barriers

Researchers said the findings suggest enforcement has not eliminated access but may instead have pushed it into less transparent settings where oversight, counselling and quality assurance can be compromised.

Dr Tushar Palve, obstetrician and gynaecologist, said misinformation about the medication could delay access to time-sensitive healthcare and create unnecessary barriers for women.

“Medication abortion using mifepristone and misoprostol is a legally approved and medically safe option for early pregnancies when used under proper guidance. If women are incorrectly told that these medicines are banned, it can delay access to time-sensitive healthcare and create unnecessary barriers,” he said.

Dr Rajshri Ketke, Senior Professor and obstetrician-gynaecologist, stressed that the medication is legal but should be prescribed and used under proper medical supervision.

“The medication is not banned, but it must be prescribed with appropriate counselling, monitoring and follow-up by a qualified gynaecologist,” she said.

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48mm in 30 mins

That is all it took to flood the Andheri Subway, disrupt traffic for over two hours and expose a civic problem Mumbai still hasn't solved

I Sameer Surve
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The Andheri Subway was submerged on Wednesday morning after nearly 48 mm of rain fell in just 30 minutes, forcing authorities to shut the key east-west connector for more than two hours and divert traffic via the newly opened Gokhale Bridge.

The flooding during the season's first, sudden burst of rain has once again exposed the vulnerability of one of Mumbai's most notorious inundation hot spots.

As questions resurfaced over the city's monsoon preparedness, Additional Municipal Commissioner Abhijit Bangar said the flooding stemmed from structural limitations rather than from a failure of the civic body's desilting efforts.

"This is not because of the desilting work. We have identified two options to tackle the flooding issue of the subway, but after spending Rs 500 crore, we will not get the result as we want. So we have decided to consult with IIT Mumbai for better remedies," Bangar said.

Drainage limits exposed

According to civic officials, the flooding was triggered by a highly localised cloudburst that overwhelmed the drainage system beneath the subway within minutes.



Workers go knee deep in the sludge in a desperate bid to clean the drainage channels near Andheri subway

The central drainage line connected to the Mogra nullah was unable to cope with the sudden inflow, leading to rapid water accumulation inside the underpass.

"The capacity of the nullah passing under the subway is only 15 to 18 mm of rainfall per hour, which causes waterlogging during intense rain," a senior civic official said.

Officials said the subway's location compounds the problem.

"The subway is around half a foot below sea level," the official added, explaining why water accumulates

rapidly whenever rainfall intensity exceeds the system's design limits.

As water levels rose, traffic police shut the underpass to prevent vehicles from getting stranded. Diversions were immediately put in place through the Gokhale Bridge, helping maintain connectivity between the eastern and western sides of Andheri.

Debate over desilting returns

Videos and photographs of the flooded subway quickly spread across



People navigate the waterlogged road leading into the Andheri subway on June 3

social media, reviving concerns about Mumbai's readiness for the monsoon. Several posts also claimed that nearby stretches of SV Road had been severely affected.

However, Brihanmumbai Municipal Corporation (BMC) officials disputed those claims, maintaining that the flooding was confined to the subway and that no significant waterlogging had occurred on SV Road.

The incident also drew political attention.

Ganesh Khankar, Leader of the Civic House, visited the site and inspected the upstream Mogra nullah, where he found floating garbage and plastic waste clogging sections of the channel.

The sight raised fresh questions about the effectiveness of the city's annual pre-monsoon cleaning and desilting operations.

However, senior civic officials maintained that visible waste in parts of the nullah was not the primary cause of the flooding and

reiterated that the subway's recurring problems stem from structural constraints.

Structural challenge remains

Bangar said the administration had examined possible remedies but concluded that conventional engineering solutions may not deliver the desired results despite their enormous cost.

His remarks underscore the complexity of a problem that has troubled Mumbai for years. Despite repeated inspections, studies and proposals, the Andheri Subway remains one of the city's most flood-prone locations whenever intense rainfall coincides with drainage constraints.

The flooding occurred even before the monsoon had fully set in, highlighting the challenge posed by increasingly intense short-duration rainfall events and the pressure they place on ageing urban infrastructure.

Chunabhathi school under state scanner, parents in limbo

Anxiety over children's future leaves guardians in a tizzy after BMC says school lacks recognition and is facing possible closure

I Apoorva Agashe and Anish Patil
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Parents of students enrolled at Orchids The International School in Chunabhathi are in a state of flux over their children's future after the BMC stated that the facility lacks the required state recognition and is facing possible closure.

The school has been operating for the past four years. However, it has now received a notice from the BMC for allegedly functioning without a no-objection certificate (NOC).

Parents said they were shocked to receive a letter from the school on June 2 stating that, as some documentation processes were still underway, the institution was implementing "precautionary and temporary arrangements". It requested parents to temporarily shift children to other Orchids branches from June 15.

Following the notice, several parents approached the school seeking clarification. However, they claimed that the principal was not present.

"The principal was not present, and the school's representatives informed us that some documents were under process. They requested us to shift our children to different branches, but it is not feasible for us to send our child to the Masjid Bunder, Mulund or Kurla branches. My child keeps asking when her school will start," said Swapnil Waghmare, a parent.

Another parent said the school had conducted online classes in April and had failed to resume regular classes after the summer break. "In April, the principal told us that the school was undergoing some construction work and therefore classes would be conducted online. Yesterday, we received this notice from the school,

and now we have no idea what to do," said Vidya, a parent.

Sagar Ghadge, another parent, said his daughter was deeply worried. "Most CBSE schools have already begun their academic year, and now we are being asked to shift our children to another school," he said.

A parent, speaking on condition of anonymity, said the family had already paid the full annual fees. "We have paid Rs 1.2 lakh in fees, and now the future looks uncertain," he said.

FIR against officials

Following a probe by the Education Department, the Chunabhathi police registered an FIR against the school's principal, office-bearers of the trust, and officials of K Twelve Techno Services Pvt Ltd.

"The school allegedly continued functioning and accepting admissions despite notices directing it to cease



operations. Investigators found that the institution had received a letter of intent in 2022, which later expired, and lacked mandatory approvals as well as a valid U-DISE number. Based on the complaint, an FIR has been registered," a police officer said.

Differing versions

A BMC official maintained that the school lacked the required approvals. "The school does not have the necessary documents or NOC, and therefore the ward office issued a notice," the official said.

An Education Department official said the school had recently obtained



Sagar Ghadge, whose child studies in Orchids The International School, Chunabhathi

its occupancy certificate (OC) and that some approvals were pending.

Multiple attempts were made to contact Shincy Peter, the principal of the school, but she was unavailable for comment.

QR CODE RED FOR CITY HAWKERS

Sameer Surve
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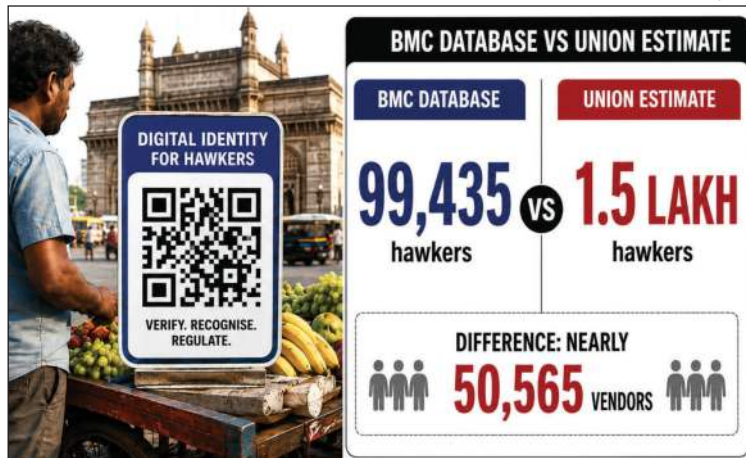
The Brihanmumbai Municipal Corporation's decision to issue unique QR codes to only 99,435 hawkers identified through its records has triggered opposition from hawker unions, which argue that the database is based on a decade-old survey and excludes tens of thousands of vendors currently operating in the city.

Union leaders estimate that Mumbai now has nearly 1.5 lakh hawkers and are demanding a fresh citywide survey before the QR-code system is fully implemented.

Dispute over the numbers

The controversy stems from the city's last major hawker survey conducted in 2014 under the Street Vendors Act.

During the exercise, 99,435 hawkers applied for recognition under Mumbai's hawking policy. Of these,



only 22,055 were found eligible. Combined with 10,360 legacy hawkers holding valid municipal licences since 1972, the total number of eligible hawkers stood at 32,415. These vendors were subsequently allowed to vote in elections to the Town Vending Committee (TVC).

Hawker representatives argue that those figures no longer reflect realities on the ground after a decade of migration, economic shifts and changes in informal employment patterns.

Dayashankar Singh, a member of the TVC and a hawkers' union leader, said the civic body's records capture

only a fraction of the city's actual vending population.

"According to our estimates, there are at least 1.5 lakh hawkers in Mumbai. A meeting of the Town Vending Committee will be held soon, and a decision to conduct a fresh, all-inclusive hawkers' survey will be taken," Singh said.

Push for a fresh survey

Another prominent hawkers' leader, Shashank Rao, said unions would continue to press the government to formally recognise all vendors operating in the city.

"We will actively follow up with the government to include all 1.5 lakh hawkers. Otherwise, this long-standing issue will not be solved," Rao said.

Even civic officials privately acknowledge that a database built on a decade-old survey is struggling to keep pace with present-day realities. Officials say a fresh baseline count and updated framework will eventu-

ally have to be prepared by the Town Vending Committee.

However, with judicial directions in place, the BMC has decided to proceed with the QR-code exercise using the available data.

BMC proceeds with rollout

The QR-code system is expected to create a digital identity for vendors, helping civic authorities verify authorised hawkers and regulate vending zones more effectively.

But unless the database is updated, unions fear that thousands of vendors could remain outside the formal system despite earning their livelihoods on Mumbai's streets.

Defending the rollout, Deputy Municipal Commissioner Vinayak Vispute said the civic body was acting in accordance with court directions.

"As per the court order, we are giving QR codes to hawkers included in the survey, subject to the decision of the TVC committee," Vispute said.

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Mahayuti olive branch to rebels ahead of polls

BJP state president says party will 'look after the interests' of leaders who withdrew their nominations

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Mahayuti leaders on Wednesday moved to quell discontent and prevent rebel candidates from upsetting the Maharashtra Legislative Council elections, with June 4 marking the final day for withdrawal of nominations. BJP state president Ravindra Chavan said the party would "look after the interests" of leaders who withdrew their nominations and would "positively consider" their political rehabilitation.

Chavan said such workers could be given priority for appointments to government committees, corporations and other important positions in the future. He also appealed to party workers and local body representatives to support Mahayuti's official candidates, adding that those dissatisfied with ticket distribution should raise their concerns with local leadership so that an amicable solution could be found.

The elections are being held for 17 seats, with nominations having closed on June 1. Rebel candidates from alliance partners entered the fray, posing challenges to both Mahayuti and Maha Vikas Aghadi (MVA) nominees and prompting all sides to intensify efforts to persuade them to withdraw. Voting is scheduled for June 18, while counting will take place on June 22.

Mahayuti leaders expressed confidence that the alliance would win all 17 seats. Addressing a press conference in Mumbai on Wednesday, Chavan was joined by NCP state president Sunil Tatkare, Shiv Sena leader Rahul Shewale and BJP state spokesperson Navnath Ban as they announced the alliance's official candidates and projected a clean sweep.

Better coordination

Tatkare said the alliance had adopted a strategy of greater coordination and inclusiveness. He appealed to corporators of the concerned municipal corporations, panchayat samiti chairpersons, and nagar panchayat councillors to cast their first-preference votes for Mahayuti's 17 official candidates.

He expressed confidence that, after the withdrawal deadline, only the alliance's official nominees would remain in the contest.

Shewale said Deputy Chief



(Top) BJP Maharashtra president Ravindra Chavan; (above) Mumbai Mirror report dated June 3

NBT
IN MIRROR

Minister Eknath Shinde personally spoken to party workers who had filed nominations as independents or outside the alliance framework. He assured them that the alliance would continue to recognise and respect their organisational contributions. He also asserted that Mahayuti candidates would emerge victorious with "100 per cent certainty".

Under the Mahayuti seat-sharing arrangement, the BJP is contesting 11 seats, the Shiv Sena four seats, and the NCP two seats. On the other side, the Maha Vikas Aghadi has allotted eight seats to Congress, six to the Shiv Sena (UBT) and three to the Sharad Pawar-led NCP. With nominations already filed across parties, the focus remains firmly on securing withdrawals and preventing rebel candidates from affecting the outcome.

'We need to act now': Sattar says BJP is trying to finish Sena

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Shiv Sena MLA and former minister Abdul Sattar has triggered fresh political chatter within the Mahayuti alliance by openly accusing the BJP of attempting to weaken and politically marginalise his party, even in its traditional bastions.

In an explosive interview with Mumbai Mirror, Sattar warned the Shiv Sena leadership that "the time to act is now, before it is too late". Drawing parallels with the gradual decline of regional allies in other states, he claimed the BJP's expansion strategy was coming at the cost of the Shiv Sena's organisational strength.

The outspoken leader also made it clear that he would not be intimidated by any action from investigative agencies. "I am not scared of agencies. I only fear Allah," he said.

EXCERPTS:

You have accused the BJP of trying to politically finish the Shiv Sena. Why do you feel so?

This has not happened overnight. For nearly 18 months, we have been witnessing developments that are hurting the Shiv Sena at the grassroots level. We tolerated it because we are alliance partners, but now it has crossed a limit. I am speaking from my experience in Sambhajinagar district. Even district-level BJP leaders are working in a manner that is weakening the Shiv Sena's position.

What specific developments in Sambhajinagar concern you the most?

Look at the political landscape. The zilla parishad in Sambhajinagar was controlled by the Shiv Sena. Today, it is with the BJP. The mayor's post, once held by the Shiv Sena, is now with the BJP. Even the MLC seat from the region has gone to the BJP. If this can happen in a district where the Shiv Sena has historically been the dominant force, imagine what is happening elsewhere.

Do you believe this is happening only in Sambhajinagar or across Maharashtra?

This is happening across the state. First there was competition in the Lok Sabha elections, then in the assembly elections, and later in local body polls. Now they want to dominate nagar parishads, legislative council elections and even the smallest local institutions. It is like a big brother trying to swallow the younger brother. First they cut off your hands, then your legs, and eventually they come for your head.

What message are you trying to send to the Sena leadership?

My only intention is to alert the leadership. It should immediately



Shiv Sena MLA Abdul Sattar

conduct a district-wise assessment and understand what is happening on the ground before it is too late.

Do other Shiv Sena leaders share the same concerns?

There is a growing perception within the party that someone in the BJP is systematically trying to weaken the Shiv Sena. I call it "slow poison". If a disease is diagnosed early, treatment is possible. If it is ignored, the consequences can be severe.

Several leaders have voiced similar concerns. Sanjay Gaikwad has spoken publicly. What happened in Satara is known to everyone. But what is happening in Sambhajinagar is especially alarming because a district where the Shiv Sena was once the dominant force is gradually slipping away.

Do you think the BJP wants to emerge as the sole dominant force in Maharashtra?

Every party wants to grow. There is nothing wrong with that. But growth should not come at the cost of an alliance partner. The BJP may want to become the biggest party in Maharashtra, as it has in several other states. But Shiv Sena workers will not accept a situation where the party's existence is threatened.

You have been outspoken. Are you worried that agencies could be used against you?

Not at all. I am not scared of anyone. I only fear Allah. I have not made any false allegations. I have merely stated what I see happening on the ground. I am speaking about the injustice being done to the Sena.

A video of your meeting with Ambadas Danve has gone viral

and sparked speculation about a reunion between the two Shiv Senas. What happened during that meeting?

Ambadas Danve is a friend. We met by chance on the highway when I was travelling to Mumbai and he was on his way to Shirdi. We greeted each other warmly and had a brief conversation. During the discussion, he mentioned that perhaps the time had come for both Shiv Senas to come together.

But such decisions are not for leaders like us to take. The decision rests with our leadership. After all, when the leadership decided to part ways with the BJP in 2019, everyone followed that decision as well.

Do you think the reported strain between Chief Minister Devendra Fadnis and his deputy Eknath Shinde is reflecting at the grassroots level?

What is happening between the top leaders is for them to know. My concern is what is happening on the ground. At the local level, we are seeing defeated rivals being inducted into the BJP and systematic efforts to weaken the Shiv Sena.

We need a strategy, and we need it now. Otherwise, by the time we realise the scale of the problem, it may be too late. We must start planning with the 2029 polls in mind.

Have you discussed these concerns with Shinde?

Yes, he listened carefully and understood our concerns. We have been informed that a committee will be formed to conduct a survey and assess the situation at the district level. I am hopeful that the leadership will take appropriate steps once the ground reality is properly evaluated.

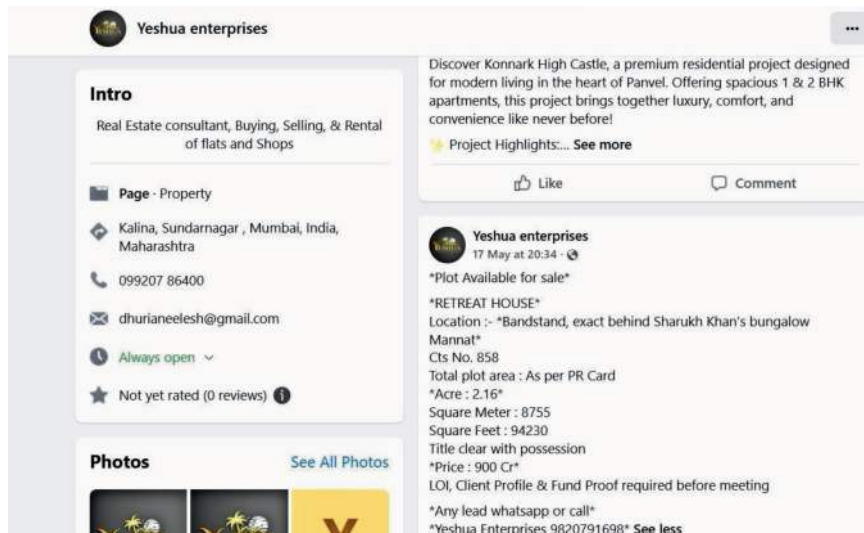
FAIZAN KHAN

AD INVITED BUYERS TO SUBMIT PROOF OF FUNDS BEFORE TALKS

BY SPECIAL ARRANGEMENT



Fr (Dr) Frazer Mascarenhas; the ad on Yeshua Enterprises' social media page that was later taken down; Retreat House in Bandra West, the property at the centre of the controversy



CONTINUED FROM PAGE 1

Adding to the mystery, a broker linked to the listing admitted that his firm had posted the advertisement but claimed it was a mistake.

"Yes, we did post the advertisement, but it was a mistake, and we have taken it down," said Nilesh Dhuria, a broker associated with Yeshua Enterprises, the firm named in the advertisement. Dhuria declined to explain how the property came to be listed for sale.

How the listing surfaced

The advertisement, which circulated widely across social media and WhatsApp groups, invited prospective buyers to submit a Letter of Intent (LOI), client profile and proof of funds before any meeting could be arranged.

The property at the centre of the controversy is Retreat House, a sprawling campus overlooking Bandstand and located directly behind Mannat. For decades, it has served as a retreat and reflection centre for Jesuit priests and members of the Catholic community.

The listing quickly drew attention in Mumbai's real-estate circles because the property sits in one of the city's most expensive neighbourhoods. When asked when the firm realised there was a problem, Dhuria said: "We started receiving calls on Wednesday, and that's when we realised it."

The circulation of the advertisement prompted a formal complaint to the Mumbai Police and the Maharashtra Chief Minister, Devendra Fadnis, by social activist Advoca Navroze Pimenta of the Watchdog Foundation.

Pimenta urged authorities to investigate the source of the advertisement and determine whether it was intended to mislead potential buyers. Speaking to Mumbai Mirror, he said concerns escalated rapidly after people in the real-estate sector questioned whether such a prominent Church property could legitimately be available for sale.

"The controversy has also revived memories of previous instances where Church-owned lands in Mumbai were allegedly projected as redevelopment or sale opportunities without the knowledge of the institutions concerned," Pimenta said. Several community representatives have

demanding an investigation into whether genuine property documents were used to lend credibility to the purported sale offer.

Melwyn Fernandes, Secretary of the Association of Concerned Christians, said a similar incident had occurred a few years ago when a fake advertisement offering the Church-owned Clergy Home property, valued at nearly Rs 3,000 crore, appeared in leading newspapers.

"Now, a similar attempt appears to have surfaced involving Retreat House, where certain local real-estate agents are allegedly circulating genuine property documents but with fabricated ownership details," Fernandes said. He urged police to register an FIR and conduct a detailed inquiry into the matter.

Records challenge sale claim

Property records reviewed by Mumbai Mirror indicate that Retreat House is not a privately owned real-estate asset but a charitable property held under a trust-linked arrangement.

The records show that trustees function as custodians and cannot independently dispose of the land. The property is also subject to conditions restricting sale, transfer, mortgage, redevelopment or commercial exploitation

without approvals from competent authorities.

Any future transaction would require multiple levels of permissions and regulatory clearances, making the claims in the viral advertisement appear highly questionable.

Mascarenhas said the Jesuit order was examining the matter and would consider appropriate action after completing its review.

The episode has once again highlighted how high-value institutional properties in Mumbai can become targets for misinformation, speculative claims and potential fraud. With land values in Bandra's seafront belt among the highest in the country, even an unverified message suggesting the sale of a landmark property is enough to trigger intense interest in the real-estate market.

Church authorities maintain that Retreat House is not for sale, while activists and community leaders continue to seek answers about how the Rs 900-crore listing surfaced and who was behind it.

With land values in Bandra's seafront belt among the highest in the country, even an unverified message of sale is enough to trigger intense interest in the real-estate market

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No headway in Dokadia family death case

Apoorva Agashe
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A month since zin phosphide – a highly toxic substance found in rat poisons – was detected in the viscera of four members of the Dokadia family from Pydhonie and in the watermelon they had consumed, police have no answer to the biggest question: how did the fruit get laced with the deadly chemical?

Abdulla Dokadia, his wife and two daughters died within hours of each other on April 26 after being rushed to the hospital. The family had shared a

meal that included portions of watermelon the night before. It took forensic experts 12 days to detect the zinc phosphide in the samples.

What has brought the investigation to a standstill are pending forensic reports from Forensic Science Laboratory (FSL), which includes samples of salt, medicines and other items collected by the police from the Dokadia household.

"We have not made any significant headway in the case and have yet to determine whether it was a case of suicide or murder. Some forensic reports

are still awaited, and they may provide greater clarity," an officer from JJ Marg police station said. "We have sent samples of salt recovered from the residence to the FSL to determine whether zinc phosphide was present in the salt or any other food item. The report is still awaited," the officer added.

Police have also sent medicines recovered from the family's residence for forensic analysis. "An unusually large quantities of homeopathic and allopathic medicines were found at the residence, those samples were also sent to the FSL. Their reports are still pend-

ing," the officer said. Investigators remain unable to explain how the poison contaminated the watermelon.

"The poison was detected in the watermelon, but we are yet to ascertain how it got there. The possibility of the fruit being contaminated before purchase appears unlikely, as other customers who bought from the same source would likely have been affected as well," the officer said. As part of the investigation, police also searched the mobile accessories shop operated by Abdulla Dokadia in Andheri, but nothing suspicious was found there.



Mirror's report on May 8

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26 credit card bills were paid using fraud proceeds

CONTINUED FROM PAGE 1

According to police, accused Govind Mandal spent months cultivating relationships with traders and businessmen before allegedly using cyber fraud proceeds to clear their credit card dues and collect cash from them in return. One of the beneficiaries identified during the probe was Ulwe-based garment shop owner Vicky Pares Thakkar, 36. Police sources said Mandal befriended a chicken shop owner in the locality and began frequenting the area after shifting there earlier this year. During this period, he regularly visited Thakkar's clothing store, purchased garments and gradually gained his trust.

After establishing a rapport, Mandal allegedly introduced himself as an employee in a credit card department and claimed he could arrange settlement of outstanding dues at heavily discounted rates through his contacts. At the time, Thakkar allegedly had credit card dues of around Rs 1.5 lakh. Sources said Mandal convinced him that the entire amount could be settled at a discount of nearly 20 per cent. The dues were subsequently cleared using funds allegedly generated through cyber fraud by Mandal's associates operating from Jamtara.

After receiving a confirmation message from the bank, Thakkar allegedly handed over Rs 1.2 lakh in cash to Mandal, believing he had legitimately secured a discounted settlement. Police said a similar modus operandi was used with Thane-based tourist transport operator Shailesh Shankar Jadhav.

Officials found that Mandal met Jadhav through a common acquaintance at a social gathering in 2025. He remained in touch thereafter and occasionally visited Jadhav's office. During these interactions, Mandal allegedly projected himself as a credit card department employee capable of arranging discounted settlements.

Jadhav allegedly had outstanding credit card dues of around Rs 2 lakh. Officials said the amount was cleared using cyber fraud proceeds routed through Mandal's associates. After receiving payment confirmation from the bank, Jadhav allegedly handed over Rs 1.6 lakh in cash to Mandal while retaining what he believed was a legitimate discount.

Police sources said both Thakkar and Jadhav expressed regret during questioning and claimed they were unaware that the funds used to clear their dues allegedly originated from cyber fraud victims. Their statements helped investigators understand the network's functioning and trace the movements of Mandal and his associates.

According to police, the duo subsequently cooperated with the investigation and



Businessmen Vicky Thakkar and (right) Shailesh Jadhav had outstanding credit dues of Rs 1.5 lakh and Rs 2 lakh respectively



NEW PLAYBOOK: HOW MONEY TRAIL DISAPPEARS

STEP 1: Fraudsters steal money from victims through investment scams, fake customer care calls, digital arrest frauds or phishing.

STEP 2: Instead of mule accounts, they hunt for credit card defaulters. They use rogue agents to identify people struggling with large bills, particularly traders and small business owners facing cash flow problems.

STEP 3: Agents approach these cardholders claiming they can get their dues settled at a 20%-30% discount through their "contacts" in banks. For an outstanding of Rs 1 lakh, the fraudster offer settlements for Rs 70,000-80,000.

STEP 4: Using funds stolen from cybercrime victims, the fraudsters directly clear the cardholder's outstanding credit card dues through legitimate payment channels.

STEP 5: Cardholder returns cash to fraud network believing they have received a genuine discount.

STEP 6: Thus, proceeds of crime become clean cash, with the stolen funds now being converted into cash without passing through multiple mule accounts, which was the modus operandi before. The fraudsters walk away with usable money while the credit card bill stands legitimately paid.

provided crucial information that enabled officers to lay a trap for the accused.

Acting on leads gathered during the inquiry, the Cuffe Parade cyber team mounted surveillance near Belapur Railway Station after Mandal allegedly agreed to visit Navi Mumbai to collect details of more credit cards with high limits and outstanding dues. Police discreetly tracked the movements of a suspected associate before tracing Mandal and his accomplice, Madan Sahu alias Saw, to a hotel, where both were arrested.

Police have nevertheless named Thakkar and Jadhav as accused in the case and served them notices as beneficiaries of transactions under investigation.

Officials claim to have uncovered evidence showing that at least 26 credit card bills were paid using cyber fraud proceeds. Preliminary findings suggest that more than 100 traders, particularly from Gujarat, Mumbai, Navi Mumbai and Mira Road, may have benefited from similar transactions.

Police suspect the actual scale of the operation could be significantly larger. Mandal allegedly photographed credit cards obtained from traders and forwarded the images to associates in Jamtara. Once the dues were cleared, the images were deleted to erase evidence. The mobile phones seized from Mandal and Sahu have been sent for forensic examination.

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Why Mumbai keeps going dark this summer

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Repeated cuts across Mumbai over the past few weeks are exposing growing stress on the city's electricity distribution network. Utility officials say the disruptions are being driven by a combination of record-breaking power consumption, damage to cables during infrastructure works, and households drawing far more than their sanctioned loads.

Residents in Mahim, Dadar, Matunga, Sion, Wadala, Vile Parle, Worli, Abhyudaya Nagar and Ghodapdeo have reported outages lasting two to three hours, particularly during evenings.

"For the last few days, power cuts have become a regular occurrence at night. The outages last for two to three hours, making it difficult for families, especially senior citizens and children, to cope with the heat and humidity," said Ajay Katre, a resident of Abhyudaya Nagar.

"The cuts are becoming unpredictable. Some evenings the electricity goes off for an hour, other times it lasts much longer. We are not even getting clear information on when supply will be restored," said Prashant Labde, a resident of Dadar.

"The biggest issue is the uncertainty. Work-from-home professionals, students and small businesses all depend on uninterrupted electricity. Even a two-hour outage disrupts the entire day," said Tanmay Parab, a resident of Mahim.

The complaints come as Mumbai recorded its highest-ever electricity consumption in May 2026. The city consumed 4,658 million units (MU) during the month, up 8.14 per cent from 4,307 MU in May last year. Peak demand touched 4,329 MW, surpassing the previous record of 4,307 MW set in May 2024, before crossing 4,500 MW later in the month.

An Adani Electricity spokesperson said power consumption across its network has risen nearly 14 per cent compared with 2023 levels, largely due to higher temperatures and humidity driving increased use of

cooling appliances. The spokesperson added that growing adoption of air-conditioners, EV chargers and other power-intensive appliances is contributing to demand growth.

Distribution data shows Adani Electricity recorded the highest peak load at 2,090 MW, followed by Tata Power at 1,292 MW and BEST at 947 MW. While the city avoided a major grid failure, officials said the pressure is increasingly being felt in the distribution network. Of the 4,329 MW consumed during peak demand, only 887 MW was generated within or near Mumbai, with the remaining 3,442 MW supplied through the regional grid.

Utility officials say a less visible challenge lies inside homes. Many consumers continue using power connections sanctioned years ago while adding multiple air-conditioners, larger appliances and EV chargers without revising their approved load. "The sanctioned load on many residential connections

has not been revised in years, sometimes decades. But actual consumption has multiplied several times over. The additional load runs on infrastructure that was never designed for it," a utility official said.

Officials said this contributes to voltage fluctuations, tripping and localised outages.

Compounding the problem is damage to underground cables during the BMC's road-concretisation drive.

"Whenever an underground cable is damaged during excavation, its load has to be shifted immediately to alternate routes. That is when stress begins building on the system," a senior utility official said.

BEST spokesperson Trushna Vishwasrao said the recent disruptions stem from "damage to underground power cables during Metro and road excavation works, ageing electricity infrastructure, and a nearly 4 per cent increase in electricity demand due to prevailing heatwave conditions." She added that BEST has intensified restoration efforts and deployed additional manpower and equipment to address faults.



Homes occupied by generations of families have been demolished with little notice

'NO HOME DESPITE MINISTER'S WORD'

Families continue living under plastic sheets and protesting after demolition drive across Mumbai Port settlements in Darukhana and Sewri

Aditi Thakur
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The Mumbai Port Authority's (MbPA) demolition drives in Darukhana and Sewri have triggered protests from residents, activists and political leaders, who allege that thousands of long-term residents are being evicted without a rehabilitation plan. Families whose homes have been razed say they are now living under plastic sheets on demolition sites and are demanding alternative housing before being displaced.

Residents claim homes occupied by generations of families have been demolished with little notice, leaving many with nowhere to go.

Recalling the demolition drive at New Tank Bandar Road, Kaula Bandar, on May 12, resident Yasin Shaikh said the operation began before sunrise.

"The MbPA demolished our houses on May 12. The most shocking thing was that they arrived at 3 am and began barricading the entire locality. The demolition drive started around 7 am when the bulldozers entered. Residents were not shown proper documents authorising the demolition and were given virtually no opportunity to remove their belongings," she said.

"They literally began throwing utensils out of our homes and locking the houses. We were not given any time to shift our belongings. We have all the paperwork and documents. How can they call us illegal? We were born here," she added.

Shaikh said her husband earns about Rs 15,000 a month as a driver, making rented accommodation unaffordable.

"We do not have enough money to pay rent. Our only demand is simple — home for home," she said.

Since the demolition, Shaikh and several other families have continued to live at the site under temporary plastic coverings. She alleged that even these makeshift shelters were later removed.

"Yesterday, the MbPA authorities came again and asked us to vacate the place. We are now living under plastic sheets, and they broke those shelters too," she said. She further alleged that residents were subjected to intimidation by officials.

"One officer told us, 'This is just a trailer, asli picture to baarish ke baad dikhaunga (the real picture will be seen after the monsoon)'. These are the kinds of things being said to scare us. When we asked for rehabilitation, we were told, 'Humko aap se koi lena dena nahi, tum tumhara dekh lo aur niklo yaha se' (we have nothing to do with you; manage on your own and leave this place)," Shaikh said.

According to her, around 60 to 70 families remain at the site, while some daily wage workers have returned to their native villages because they can no longer afford to stay in Mumbai.

Nagesh Nalawade, a resident of Kolsa Bunder Darukhana and a member of the Mumbai Port Ghar Hakka Sangharsh Samiti, said the issue affects a much larger population.

"More than 50,000 citizens have been residing across various settlements under the jurisdiction of the Mumbai Port Authority for several decades. Many families have lived here for 50 to 70 years and possess multiple government-issued identity and residence documents," he said.

Nalawade said the demolitions contradict the government's housing commitments.

"While the Central Government's 'Housing for All' policy aims to provide safe and permanent shelter, the Mumbai Port Authority has initiated demolition drives without implementing any concrete rehabilitation plan," he said.

He said around 100 homes were demolished at New Tank Bandar Road on May 12. Earlier drives saw about 60 houses razed in Rajiv Gandhi Nagar, Sewri, and around 30 in Aman Shakti Nagar. According to Nalawade, rehabilitation within the same neighbourhood is feasible because the MbPA owns 2,130 acres of land in Mumbai.

South Mumbai MP Arvind Sawant also criticised the demolitions. The MP said he had raised the matter in Parliament, where then Union Minister Nitin Gadkari assured the House that residents on Mumbai Port land would be rehabilitated through a slum rehabilitation model.

"I have been pursuing this issue for over a decade. In March 2016, then Union Minister Nitin Gadkari assured Parliament that residents living on Mumbai Port land would be rehabilitated through a slum rehabilitation model. When no progress was made, I raised the matter again during Zero Hour, following which Minister of State for Housing Tokhan Sahu responded positively and issued guidelines for the in-situ rehabilitation of all hutment dwellers. The commitment was clear—redevelopment of Mumbai Port was to go hand in hand with rehabilitation of existing residents. However, despite proposals, ministry communications, and directions from the Parliamentary Committee on Government Assurances, implementation has remained stalled. Instead of rehabilitating these poor families, authorities have demolished their homes, undermining the vision of the Hon'ble Prime Minister to provide a pucca house to every citizen," Sawant said.



Residents have reported outages lasting two to three hours, particularly during evenings when demand peaks

STORY BEHIND THE PHOTO



TAKING A BREATHER

A man watches as a monkey takes a water break, near Parel station. The monsoon couldn't come soon enough!

The picture was shared by reader

Dr Sunita Sharma

If you have clicked a picture that tells the story of the people in the frame, mail it to us at mumbaispeaks@timesofindia.com

Encroachment forces pedestrians into traffic

The footpath near Mindspace Airoli and Capgemini, close to Digha Gaon Railway Station, has become increasingly inaccessible as food stalls, paan shops and makeshift tables occupy large portions of the pedestrian walkway.

With little space left for pedestrians, officegoers, commuters and residents are often forced to walk on the adjoining road alongside moving traffic, particularly during peak office hours when both vehicular movement and footfall are at their highest.

Citizens have also raised concerns about open smoking near paan stalls and the use of LPG cylinders by roadside vendors operating in the densely crowded area. Many fear these activities pose unnecessary safety risks.

"Thousands of people use this stretch every day. Footpaths are meant for pedestrians, yet people are being pushed onto the road. Authorities must strike a balance between livelihoods and public safety," said a regular commuter, requesting anonymity.

Residents have urged civic authorities to remove encroachments and ensure safe and uninterrupted pedestrian access.



VOICES



Vendors need to earn a livelihood, but walkways should remain accessible. Find a solution that protects both livelihoods and pedestrian safety

—Ahmed Ali, commuter



We are not against vendors, but there should be vending zones, stricter enforcement and regular inspections to keep public spaces safe and accessible

—Mudassar Pinjari, resident



Authorities should conduct regular anti-encroachment drives and ensure vendors operate without obstructing pedestrians or compromising public safety

—Jitendra Tiwari, commuter

Send us your problem at mumbaispeaks@timesofindia.com with pictures and we will try and ensure the authorities take action.

SocialTattle

PIC OF THE DAY



@EnayaaaH

Mumbai skyline & a June sunset view from the Atal Setu today. :)

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Mumbaikars love rain not only cuz it looks pretty, but also cuz Mumbai has the most pleasant temperature during rains. since it rained this morning, Mumbai had a bearable temperature after a REALLY long time

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HOW CBSE FAILED THE STUDENTS' TEST

The CBSE's highly-touted digital scheme for evaluating class 12 board exams lies in tatters after multiple students poked holes in how the scheme was implemented

Team TOI Plus
mirrorfeedback@timesofindia.com

It was a system first experimented with in 2014 and its revival for class 12 this year was cited as an example of the Central Board of Secondary Education (CBSE) pushing the boundaries of technology.

However, after the On-Screen Marking (OSM) system was rolled out this year:

- The board's class 12 pass percentage dipped
- Students across the country complained marks being lower than expected
- A board website was exposed as being unsecured, and
- The board was accused of favouring a vendor for the new technology

On Tuesday, the Chairman and secretary of the CBSE were transferred, but opposition parties have maintained that Education Minister Dharmendra Pradhan should also depart. Here's how the introduction of a new checking mechanism for the examination went spectacularly wrong.

Week before the exam, a new checking mechanism

A little over a week before the exams began the CBSE announced it had a new checking mechanism for class 12 papers. Under the new system, answer sheets would be scanned and uploaded to secure servers.

Evaluators would then log in using credentials and assess answer books on computers. Marks would be awarded question-wise, and mark tabulation would be carried out automatically by the software.

The CBSE claimed the digital mechanism would remove totalling mistakes, reduce the need for post-result verification, and eliminate logistical requirements involved in transporting lakhs of answer books.

The results were announced on May 13, and the CBSE touted it as a big achievement. The pass percentage for class 12 had declined, but the board claimed the new checking mechanism had improved consistency and transparency. Those claims were questioned very soon.

Student question marks, teachers the evaluation

After the results were declared, students across the country began questioning the marks they had received. They claimed the new system led to missed answers and unexpectedly low scores across multiple subjects, with many wanting re-evaluation.

CBSE teachers also said that while some question papers were tough, it did not explain the decline in pass percentage. A section of school heads told TOI that the OSM system could have resulted in a more stringent evaluation.

"While correcting manually, when a paper is difficult, teachers



A protest over the board exam results outside the CBSE office in New Delhi on May 28



Congress leader Rahul Gandhi with Sarthak Siddhant, the 17-year-old student whose queries on the exam sparked a national debate

evaluate it slightly leniently. This was not possible with the OSM," said a Chennai school principal.

As complaints grew, the CBSE defended the process and said nearly 98.66 lakh answer books were scanned and only around 68,000 needed to be rescanned and around 13,000 needed manual assessment.

While the board claimed the numbers indicated proper quality control, students and parents said it also raised questions about the scanning process and evaluation.

Some teachers who assessed the answer sheets claimed to have evaluated papers through blurry scans. One teacher also alleged they were also being 'watched' and the evaluation centre got a call if someone seemed to take longer on corrections.

The collapse of the re-evaluation mechanism

Students then discovered that photocopies of evaluated answer books weren't accessible on the CBSE portal and there were other problems.

Among the most alarming issues was the unusual spike in fee displays, where several candidates reported seeing random charges. In some cases, the portal allegedly demanded as much as Rs 69,420 per subject for re-evaluation.

There were also payment-related failures during registration. Many

users said their accounts were debited successfully, yet the system kept showing an unsuccessful transaction.

Students also flagged problems with the quality of the uploaded answer sheets provided for verification. The scanned copies made available for download were blurry, poorly rendered or completely unreadable. Compounding these issues, repeated server crashes and "site under maintenance" messages were reported, especially during peak hours and closer to the re-evaluation deadline.

Student flags getting wrong answer sheet

Vedant, a class 12 student from Delhi, said he had raised concerns after getting lower-than-expected marks in Physics. But when he applied for scanned copies of his evaluated answer books, Vedant claimed the answer booklet sent to him did not match his handwriting or attempted answers.

"The handwriting style, spacing, slant, sentence flow — everything was different," he wrote on social media. The CBSE admitted that an incorrect answer sheet had been uploaded due to an error in processing and documentation.

However, the incident sparked anger among other students since it raised concerns that something similar might have happened with them.

A student blog that exposed holes in website

A 19-year-old cybersecurity researcher, Nisarga Adhikary, alleged that he discovered multiple critical vulnerabilities in CBSE's OSM portal.

In a blog post that went viral on social media, he alleged the flaws would allow unauthorised access to examiner accounts, password resets and even modification of students' marks. Adhikary said he reported the vulnerabilities to authorities and received an acknowledgement reference number, but only some issues were fixed.

As the claims gained traction online, the OSM portal became inaccessible temporarily, with users reporting that the website had been taken offline. While CBSE initially claimed the site hacked was a test site, it later deleted the claim.

The CBSE also faced flak after reports indicated the board had compelled principals of schools across the country to issue videos on social media expressing support for the new evaluation mechanism.

A student raises questions about company at heart of process

While reports had begun to emerge alleging the CBSE may have relaxed conditions to allow tech firm Coemtp Eduteck, an 18-year-old's blog post resulted in opposition party leaders raising questions about the entire process.

In his post, Sidhant Sarthak alleged that multiple changes made to tender conditions over rounds benefited only Hyderabad-based Coemtp Eduteck, which ultimately secured the contract. Sarthak's blog compared different versions of tender documents and argued that several eligibility and evaluation criteria were modified before the final award of the contract. Among those who amplified his post was Congress leader Rahul Gandhi.

The allegations were denied by BJP leaders who alleged that states in which Congress was in power also had used the company's services.

However, within days, the central government removed CBSE chairperson Rahul Singh and secretary Himanshu Gupta from their posts with immediate effect. It also ordered a one-immediate inquiry into the procurement of the digital evaluation (on-screen marking) system.

Reports said that CBSE was advised to delay the launch of the new evaluation mechanism, but had ignored the suggestions. Noted educationist Anita Rampal pointed out in a column for The Times of India, that the class 12 board exams fiasco showed that digital marking is not the solution that the CBSE and the technology industry claim it to be.

She said the entire scandal had a lesson for education bodies like the CBSE before they launched such experiments in future.

"Let our academic bodies win their trust and seriously reckon with those digital allurements that do not bode well for the future of our children," she wrote.

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THE CITY ESTRANGED

NOTES ON URBAN AFFAIRS



Hussain Indorewala

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In search of the green machine

For all the infrastructure enthusiasm of Mumbai's planning authorities, almost nothing has been built for bicycles

Were city planners and technocrats truly concerned about things like energy efficiency, climate action and quality of life, the bicycle would be foremost on their minds. It is the most efficient form of mobility (energy expended for distance travelled) – even more than walking. In our cities, it is also one of the most neglected. Recently, the prime minister asked the nation to brace for an energy crunch. It may be worth recalling that the humble bicycle was born in the face of a major ecological and energy crisis.

It began, of all things, with a massive volcano. In 1815, Mount Tambora (in modern-day Indonesia) erupted with a force unmatched in recorded human history. The ash and gases spewed by it triggered a volcanic winter that left Europe without a summer. At the time, horses were the main mode of transportation, and were fuelled by oats and hay. The cold summer resulted in crop failure, and horses were sold for money or slaughtered for food.

The energy crisis prompted a German forest official to invent a human propelled vehicle called the 'running machine' or the 'velocipede'. It was a frame with two wheels, to be mounted like a horse, propelled with the feet, and balanced with a steerable wheel. When the energy crisis abated, the contraption became an object of



The HC recently overturned the government's proposed 39km track along Tansa Pipeline

fascination but also ridicule. Its iron-wheels made it unsuited to unsurfaced roads. Riders moved to the smoother pavements only to frequently collide with pedestrians. By 1819, cities like Milan, London, Paris and Calcutta began banning them. One American newspaper mocked the arrival of a "curious two-wheeled device called velocipede... which is propelled by jackasses instead of horses".

Over the next four decades, the machine was almost forgotten. Then, in the 1860s, someone or some people – perhaps artisans tinkering in their workshops – decided to put pedals on the velocipede. The historian Michael Hutchinson noted the "lovely irony of the world's greatest invention being the work of someone who history didn't so much forget as never even notice". The peddled bicycle has no one 'great' inventor; it was the creation of common people, making it a truly democratic technology.

The next few decades saw a burst

of innovative designs and improvements: Differently sized wheels, solid rubber tyres, suspension wheels, metal frames, and chain drives. Slowly but surely, the bicycle gained popularity. In 1887, John Dunlop fitted an inflatable (pneumatic) tyre on his son's tricycle, and found it made him go faster. In 1890 he started a tyre company which set off a bicycle craze and an unprecedented appetite for natural rubber. The European thirst for this milky sap produced one of the most gruesome and savage episodes of colonial exploitation: The Belgian conquest of the Congo.

The world may have forgotten the bicycle's link to the "great mass killings" of Congo, but it also forgot its role in facilitating one of its great emancipations in modern history. The American reformer Susan Anthony wrote in 1896: The bicycle has "done more to emancipate women than any one thing in the world". As a personal self-powering vehicle, it allowed women freedom

from the walls of the home and eyes of chaperones. As bicycles became more affordable, even working-class women could buy them. It created the possibility of organising and campaigning – and it is no coincidence that many women suffragists were bicycle riders. The private car, which overshadowed the bicycle, owes much to it. It was cyclists who demanded better roads before cars drove on them. Even the term 'going for a drive' at first evoked cycling. The car could not eliminate the bicycle, but it did move the upper classes away from it. Cities began to be reshaped around the car, and planners and highway builders – like New York's 'power broker' Robert Moses – sought to "confine" cycling to specific areas (mostly within parks) and "control" their use. They believed that cyclists did not belong on roads, and must not impede automobile traffic.

But cars created traffic and pollution, and it was not long before the bicycle began to be recognised as a green alternative. In the 1960s, a

Dutch counter-culture movement prepared a "white bicycle plan" for the city of Amsterdam to address transport problems and air pollution. Their urban 'bicycle sharing' proposal involved purchasing bicycles, painting them white, and allowing people to use it free of cost as public property. The campaign did not succeed. However, by the turn of the century, environmental consciousness opened the minds of the European urban authorities. Today, in Amsterdam, 38 per cent of trips are made by bicycle, and the city has more than 1,200 kilometres of dedicated bicycle lanes.

In Mumbai, cycling for commuting has declined from 3 per cent in 2008 to less than 1 per cent in 2017. For all the infrastructural exuberance of Mumbai's authorities, almost nothing has been built for bicycles. In 2010 the MMRDA built 'Mumbai's first' 13km bicycle track in BKC. Within 10 days, it was 'encroached' by cars and company signboards. Had it been occupied by hawkers, all hell would have broken loose; but these were respectable encroachers, so the authorities forgave them their trespasses.

More recently, the government proposed a 39km track along the Tansa Pipeline, which was overturned by the high court. Both these projects, however, sought to 'confine' cycling to specific areas, and conceived it as an amenity for recreational cyclists. It should be noted that the authorities have ignored their own cycling infrastructure plans. The BMC's 2016 Comprehensive Mobility Plan had envisioned building a 240km network of "cycle tracks along existing roads" by 2024, and expanded to 540km by 2034. It will cost less than Rs 200 crore. But like all good ideas in Mumbai, the plan is too inexpensive and sensible to be implemented.

Hussain Indorewala is a teacher and urban researcher at KRVIA, Mumbai. Views are personal

Why Trump called Netanyahu 'crazy' amid faltering Iran talks

Donald Trump has acknowledged criticising Israeli Prime Minister Benjamin Netanyahu as "crazy" in a phone call that involved expletives, saying he was "a little bit perturbed" that Israel's fighting with Hezbollah militants in Lebanon was holding back peace talks with Iran.

But even as the US president conceded the tensions in an interview released on Wednesday, he insisted that his relationship with Netanyahu was solid and that they connected, in part, because they are both "wartime" leaders.

"We've worked very well together. I like Bibi a lot. And I work very well with him," Trump told The New York Post's 'Pod Force One'.

The president's comments about the Monday call offered a sign of

the growing pressure he faces to resolve the Iran war as higher energy prices and economic uncertainty threaten Republican prospects in the midterm elections and hamper global commerce.

Talks have dragged on for weeks as mediators seek to extend a fragile ceasefire into a more enduring truce. The negotiations are further strained by Israel's broadening war with the Iranian-backed militia group in Lebanon.

Trump remained noncommittal about a timeline for settling the Iran conflict, saying the Strait of Hormuz might stay blocked through the Labor Day holiday on September 7. He has insisted that Iran stop any efforts that could lead to a nuclear weapon and that the strait be reopened for shipments of



Benjamin Netanyahu



Donald Trump

oil and natural gas.

Iran's Supreme Leader Mojtaba Khamenei, who succeeded his late father, is "involved" in peace talks, Trump added. "They have a lot of respect for him," the president said in the interview. Trump said that Khamenei is not doing well due to wounds sustained in an airstrike, but "they say he's giving approval because that's the way it has been for a long, long time".

Khamenei's father was killed in an airstrike when the US and Israel attacked Iran in February.

Meanwhile in the Persian Gulf region, Kuwait briefly shut its main airport Wednesday after Iranian drones hit a passenger terminal building, killing one person and wounding dozens. It was the latest in the back-and-forth attacks by Tehran and Washington that have tested the ceasefire.

—AP

NO WAY HOME FOR PUTIN

With Russia's war aims not achieved and conflict costs mounting, Kremlin struggles to find an exit from Ukraine



Catherine Belton
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Pressure is mounting on Russian President Vladimir Putin over how to end his war in Ukraine as Moscow's battlefield offensive stalls, financial resources dwindle, and more frequent Ukrainian drone strikes inside Russia exacerbate growing public dissatisfaction, Russian and European officials and analysts said.

Russian officials have issued increasingly shrill threats to intensify the bombing of Kyiv, warning Western officials to leave the Ukrainian capital. Overnight Tuesday, Russia fired yet another fierce barrage of ballistic missiles and drones at the city, killing at least four and injuring dozens as several residential buildings were hit. Russia also bombed the city of Dnipro, in central Ukraine, killing at least nine there. European officials, speaking on the condition of anonymity to discuss sensitive security matters, said the escalating aggression was a result of increasing difficulties that Russia is facing militarily and economically, and could signal a bid to force a revival of stalled peace talks in pursuit of a deal on Moscow's terms.

War aims out of reach

A recent analysis published in one of Russia's top foreign policy journals, Russia in Global Affairs, stated that Putin's war goals were now unachievable, and the report appeared to be a further sign of growing dissent at the top of Russia's political establishment.

The analysis by Vasily Kashin, a respected Russian academic, argued that ongoing Western assistance for Kyiv means it is now impossible for Russia to outspend Ukraine on mili-

tary equipment and technology, while Ukraine's mobilisation efforts are proving a sufficient counterweight to Russia's more limited conscription system.

"The war is going on between comparably equal opponents. Historically such wars have only extremely rarely led to the destruction of one of the sides," Kashin wrote. "Liquidating the anti-Russian regime," he wrote, is "principally unattainable without a total military occupation of the entire country over a long period. For Russia, this is technically impossible."

Several senior European officials have raised concerns that Russia could try to expand its war against Ukraine into Europe – comments that Putin on Friday dismissed as "crude, brazen lies."

Losing momentum

In official comments, Russian officials have tied their harsher rhetoric about targeting Kyiv to a Ukrainian airstrike that hit a student dormitory in Starobilsk, in the Russian-occupied region of Luhansk, in eastern Ukraine, killing 21 people.

But Russian and European officials and analysts said the Kremlin was scrambling for ways to reclaim the initiative as it confronts a summer fighting season that could be more difficult than expected.

Ukrainian midrange drone strikes are causing severe disruption to logistical networks and supply routes along the key land corridor connecting Russia across occupied southern Ukraine to Crimea, which Russia invaded and annexed in 2014

in violation of international law.

Russia has fired waves of ballistic missiles, cruise missiles and drones at Ukraine in recent weeks, including what many Ukrainians said was one of the worst strikes on Kyiv since the start of Russia's full-scale invasion in February 2022.

"Clearly the announced strikes and the recent actions of Russia in relation to Kyiv are a reaction not just to the recent strike of Ukraine on the college in Luhansk but also a reaction to the expanding geography of Ukrainian drones and missiles," as well as the slowed military offensive, said a Russian academic close to senior Russian diplomats, who spoke on the condition of anonymity to discuss sensitive matters.

Putin appears to still think that Russian forces can seize the remaining territory in the Donetsk region in eastern Ukraine "within several months," the academic said, and on this basis restart talks to end the conflict. But the academic said: "We don't see this. May is coming to an end, and it's clear that if additional efforts are not made then we can only speak of stagnation."

Tatiana Stanovaya, a senior fellow at the Carnegie Russia Eurasia Foundation, said events seem to be turning against Russia.

"Russia's military advantage is beginning to dissipate, and Ukraine is expanding the geography of strikes and their intensity, while the US has taken a pause in the negotiations," Stanovaya said. "All of this creates the feeling that things are not moving in the direction Putin wants."

She added: "To a great degree, escalation is the only way to respond to a situation which you can't control."

The Donetsk gamble

On Friday, Putin repeated an assertion first made earlier this month that Russia's battlefield momentum meant the conflict in Ukraine was "nearing its conclusion." But he has provided no evidence of that.

Russian analysts and one of the European officials said Moscow could be using the threat of escalation to try to coax the US into resuming peace talks, in which the Kremlin is counting on the Trump administration to pressure Ukrainian President Volodymyr Zelensky into withdrawing forces from the heavily fortified Donetsk region.

"But this isn't going to happen," Stanovaya said. "I can't imagine it will." Capturing Donetsk has emerged as Putin's top military goal, and his main condition for ending the war after his wider effort to occupy Kyiv and topple Zelensky's government failed. But Russian analysts and European officials say agreeing to a Ukrainian withdrawal from Donetsk would simply allow Putin to rearm and later attempt to take more territory.

Economic strains deepen

Russia's economy is under increasing strain despite surging oil prices resulting from the US war against Iran and closure of the Strait of Hormuz, a key channel for global energy supplies.

Increased spending on the Russian military combined with plummeting revenue from the civilian sector as the economy contracts amid punishing sanctions and high interest rates mean Russia will continue to rack up a considerable

budget deficit, according to Janis Kluge, an economist with the German Institute for International and Security Affairs.

Russian Finance Minister Anton Siluanov told the Kommersant newspaper last week that the government was preparing to make severe budget cuts everywhere apart from defence and social spending after doubling the deficit in the first quarter of this year compared with the previous one.

"Our reserves are not endless," Siluanov said.

Running out of men

As Russian casualties mount, reaching tens of thousands killed and wounded every month, Russia is finding it increasingly difficult to replenish its troops.

Drone-controlled "kill zones" on the front line mean "soldiers can't crawl out," said Mikhail Khodorkovsky, at one time Russia's richest man who is now a leading opposition figure living in London. "Before, almost half of the casualties returned to the front line. Now they can't do this." Some European officials have suggested that at current rates of attrition, Russia could be forced to launch an unpopular mobilisation following parliamentary elections in September.

But others said the Kremlin more likely would be forced to pause its military campaign given its reluctance to embark on such a politically risky move.

"The reason why they haven't done it will continue to be the reason they don't do it," one of the European officials said. "Russia might want to pause instead because it's not sustainable for them."

Natalia Abbakumova, in Riga, Latvia, and Serhii Korolchuk in Kyiv contributed to this report.

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The story of GLP-1 drugs keeps getting bigger.

First they transformed the treatment of diabetes. Then they upended the science — and culture — of weight loss. Now a growing body of research is raising another possibility: that these drugs may help protect against cancer.

At this year's annual meeting of the American Society of Clinical Oncology in Chicago, more than 40 studies, abstracts, oral presentations and poster presentations examined the relationship between GLP-1-based drugs and cancer. Taken together, they suggest that people taking medicines such as Ozempic, Wegovy and Mounjaro may develop certain cancers at lower rates than comparable patients who are not taking the drugs — and that those already diagnosed may experience slower decline and better outcomes.

For oncologists, the accumulation of evidence is difficult to dismiss. The findings are “super promising”, said Mark Orland. “We’re really excited to be on the forefront of looking at the effects of these drugs.”

The studies spanned many of the 13 cancers associated with obesity. Among the most prominent was an analysis from the University of Pennsylvania that looked at data from more than 100,000 women and found lower rates of breast cancer among those taking the drugs. Another study of more than 10,000 patients found that those taking the medicines were significantly less likely to progress to metastatic disease across four solid tumours.

Researchers were also intrigued by findings related to lung cancer — not generally associated with weight — and studies suggesting GLP-1s could enhance the effectiveness of cancer treatments. These findings have fuelled the possibility that GLP-1s may be acting independently of weight loss by reducing inflammation, altering metabolic pathways involved in cancer development or perhaps even slowing tumour growth itself.

None of this proves that GLP-1s prevent cancer, and doctors said the evidence is not yet strong enough to recommend prescribing the drugs for

GLP-1s may alter the body's inflammatory and metabolic environment in ways that make cancer therapies more effective

A cancer curveball?

Weight-loss drugs are showing surprising links to lower cancer risk, slower disease progression and better survival, prompting oncologists to take notice

that purpose. Most findings come from observational studies, which can identify associations but cannot establish cause and effect. Patients who take GLP-1s may differ from those who do not in ways researchers cannot fully measure, even after statistical adjustments. Many treatments that appear effective in observational data fail in randomised clinical trials.

Scientists point to Metformin as a cautionary example. During the 2010s, the diabetes drug was repeatedly linked to lower cancer risk in observational studies, but those benefits largely disappeared when tested in clinical trials.

Yet the growing volume of evidence has turned the GLP-1 question into a serious area of investigation. Researchers increasingly believe that diseases once thought separate — including diabetes, obesity, heart disease, kidney disease, addiction, dementia and cancer — may share common biological pathways.

To Gilberto de Lima Lopes, chief of medical oncology at the Sylvester Comprehensive Cancer Center, the cancer findings fit a broader pattern. GLP-1s

increasingly resemble “a really interesting longevity drug”, he said, one that may influence enough biological processes to extend life in ways researchers are only beginning to understand. “The potential benefit is real, and it makes biological sense.”

Preventing cancer

The connection between obesity and cancer is one of the most established findings in cancer epidemiology. Excess body fat is biologically active, producing hormones and inflammatory molecules that can influence how cells — including tumours — grow, divide and repair themselves.

“We know obesity is a risk factor, but we don’t understand how,” said Elizabeth McDonald. McDonald analysed records from about 100,000 women aged 45 to 80 undergoing breast imaging and found that, after accounting for differences in age, obesity, diabetes and other risk factors, GLP-1 users remained roughly 30 per cent less likely to develop breast cancer.

A separate study led by Jasmine Sukumar analysed records from more than 137,000 breast cancer patients between 2014 and

2023. Women taking GLP-1 drugs had markedly better survival. Nearly 96 per cent were alive five years after surgery, compared with about 90 per cent of similar patients who were not taking the medicines.

The prevention signal extended beyond breast cancer. Studies of pancreatic cancer, acute myeloid leukaemia and other malignancies also found lower cancer rates among patients taking GLP-1 drugs. Researchers at University Hospitals Seidman Cancer Center and Case Western Reserve University reported that among patients with chronic pancreatitis, those taking GLP-1 drugs were more than 50 per cent less likely to develop pancreatic cancer.

Another study found GLP-1 use was associated with a 63 per cent reduction in the risk of acute myeloid leukaemia. “This could revolutionise how we prevent cancer on the whole,” said Colton Jones.

Slowing progression, boosting treatment

Orland’s work began with a single patient suffering from clonal haematopoiesis of indeterminate potential (CHIP), a blood disorder associated with an elevated risk of leukaemia. After the patient began taking a GLP-1 drug, the number of mutant blood cells associated with the condition declined.

That observation prompted researchers to analyse hundreds of thousands of medical records. Published in the Journal of Clinical Oncology, the results showed that patients taking GLP-1 drugs were 38 to 50 per cent less likely to progress to metastatic disease in lung, breast, colorectal and liver cancers. One explanation, Orland said, is that the drugs’ anti-inflammatory and immune-modulating effects make it harder for cancer cells to thrive and spread.

Two further studies suggested GLP-1 drugs may improve outcomes for patients who already have advanced cancer. One found that patients with metastatic colorectal cancer receiving immune checkpoint inhibitors had consistently lower mortality rates when taking GLP-1 drugs. Another analysis of more than 25,000 patients with metastatic non-small cell lung cancer found five-year survival of 63 per cent among GLP-1 users, compared with 40 per cent among non-users.

Although the studies involved different cancers and treatments, they pointed to the same hypothesis: that GLP-1s may alter the body’s inflammatory and metabolic environment in ways that make cancer therapies more effective.



The smarter way to play the cards in your wallet

With banks trimming perks and capping rewards, know how to squeeze the most out of your cards

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Weeks before the end of fiscal 2025–26, many credit card issuers announced or implemented significant changes to their reward structures. These included some banks overhauling points redemption limits, linking points accumulation to spending tiers, and devaluing some cards by revoking or restricting perks.

In most cases, banks introduce these cut-backs once they have acquired a sizeable customer base or when the perks in question start taking a toll on their revenues. As a cardholder, the need of the hour is to visit your issuer's portal and review the changes applicable to your card.

For instance, State Bank of India's (SBI) Cashback card still earns a 5% cashback on online expenditures and 1% on offline spends, but these monthly yields are now capped at ₹2,000 in each category—i.e. users cannot earn a cashback over ₹4,000 in a month. For holders of HDFC Bank's mid-tier Regalia Gold, the three visits to domestic airport lounges per calendar year quarter are now conditional on a minimum expenditure of ₹60,000 in the preceding three-month period. Meanwhile, users of Kotak Mahindra Bank's top-tier White Reserve continue to receive a 1% fuel surcharge waiver, but the cumulative relief is capped at ₹4,500 per calendar year.

You would rightly feel that the rewards linked to your credit card have depreciated but resist the urge to turn scissor-happy and cut the plastic or metal in your wallet into pieces. Tweaking your monthly spending and using your reward points with a long-term view can best help you play the hand you have been dealt.

Reap the benefits at your disposal

Saurabh Mendiratta, a Delhi-based environmental project manager, has been holding on to his Axis Bank My Zone card—a mid-tier offering—since 2016, when he entered the white-collar workforce.

An avid cinemagoer, he recalls frequently swiping it for a few years to avail the buy-one-get-one (BOGO) offer on movie tickets for him and another family member. If he bought a ticket on any Axis Bank partner platform, he would get another ticket at a discount of up to ₹200. This offer could be availed twice a month. However, the private lender clamped down on this perk in 2023, limiting it to one ticket per month.

Nevertheless, Mendiratta found the My Zone handy in regularly paying off small-ticket structural, or 'boring', expenses—these included utility bills, refuelling at petrol pumps, taxes or fines, insurance premiums, and gold/jewellery purchases. In doing so, he earned some decent 'EDGE' points that Axis Bank rewarded for regular swiping.

This did not last long, though: between 2023 and 2024, Axis Bank altogether excluded 'boring' payments as a spending category that would earn My Zone users any points.

The east Delhi native did find simple work-arounds to compensate for the reward short-falls, though. A few years after he bought the My Zone, he added an HDFC Bank Diners Club Privilege card—a relatively premium product—to his wallet.



Akshit K. 33 Karwar, Karnataka

Cards in his wallet

- Canara Bank Visa Classic
- HDFC Bank Millennia
- Kotak Mahindra Bank Zen

Preferred usage benefit

Cashback on retail spending

Why he is diversifying

To explore cards that offer better cashback ratio as he expects his expenses to rise soon



Mendiratta has ticked the usual life milestones over the past few years—getting married, switching employers for incrementally better compensation, funding his sister's wedding, and upgrading from a modest hatchback to a mid-sized SUV.

He has been offloading many expenditures to the extent possible from the My Zone to the Privilege card, including the 'boring' payments, realising that the latter would earn him more rewards, albeit with certain caps and riders.

"For instance, I manage to spend above ₹1,50,000 in a quarter on the Privilege, and that earns me vouchers worth ₹1,500 on select merchants," Mendiratta explains.

Yet, the My Zone occupies a slot in Mendiratta's wallet. Why so? "It's a lifetime-free card for me, so I put of 20% of my monthly household expenses on it. I use the points earned to avail of discounts on shopping vouchers at Ajio outlets or dining at partner restaurants," he says.

Parijat Garg, an independent digital lending consultant and credit advisor, agrees on having a well-balanced portfolio in one's pocket. "It really depends on a person's ability to manage, or be disciplined about, their spending—in terms of repayments, tracking, and all of that. Otherwise, I would say 2–3 cards are ideal. The reason is that if you move or travel a lot and your card does not work, what then? Having at least two cards gives you that flexibility... a sort of risk mitigation."

Aviation and travel writer Ajay Awtaney

“ I utilise the cashback (from the Canara Bank card) regularly to watch movies, on food deliveries, some bill payments, and for booking tickets to my ancestral home. ”

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suggests that cardholders need not go overboard. "Different credit cards are offered to different types of customers based on their credit profile—income, repayment assessment and so on. Customers should not have their cards upgraded just to get, say, travel benefits if they do not travel often."

Move beyond 'few frills'

Elsewhere in Karwar, Karnataka, Akshit K. dipped his toes in the credit card pool rather recently. A manager at a lending institution based in Bengaluru, his go-to product is a Canara Bank Visa Classic he got in 2023.

Akshit claims he started with this 'few-frills-few-perks' option because cards issued by the public sector bank are largely insulated from the waves of rewards revamp and devaluation that hit private banks regularly.

For every ₹100 spent at any retail outlet, the Classic earns Akshit a modest two reward points. Each point is worth ₹0.25, effectively giving him 0.5% cashback on all retail purchases. With respect to the expiration of reward points, Canara Bank is among the major issuer banks in India—the others being Axis and HDFC—that have a three-year usage deadline.

Moreover, living in a tier-3, albeit rapidly urbanising, coastal city like Karwar means Akshit's cost of living is significantly lower than in a metro like Delhi.

This means he accumulates plenty of points as cashback, which he can later use to meet the needs of his wife and three-year-old daughter living in nearby Udupi, whom he visits on the weekends. "I utilise the cashback regularly to watch movies, on food deliveries, some bill payments, and for booking tickets to my ancestral home in Kerala on travel portals," he explains.

The relatively flat ₹0.25 cashback value, though, means there is no benefit in racking up points for these three years. Hence, it is best to redeem them as soon as they hit the 1,000-point minimum.

While a more rewarding card is always a viable option for Akshit, Awtaney offers a nuanced perspective. "There are two kinds of credit card users: if you prefer cashback to rewards and find it easier to digest, you should continue (with cashback cards) to reduce the learning curve. However, (if the user prefers rewards) the better value will most likely come through credit cards that offer points."

That said, Akshit did start diversifying by signing up for an HDFC Bank Millennia card he got in 2024, and a Kotak Mahindra Bank Zen card issued this year. "I am exploring offers on these cards and waiting for the ones that are most attractive," he says.

He foresees mounting expenses once their energetic daughter starts preschool, and shift-



Saurabh Mendiratta, 32 New Delhi

Cards in his wallet

- HDFC Bank Diners Club Privilege
- Axis Bank My Zone

Preferred usage benefit

Monthly reward vouchers

Why he is diversifying

Perks on his first-ever card kept getting devalued over time



I manage to spend above ₹1,50,000 in a quarter on the Privilege (card), and that earns me vouchers worth ₹1,500 on select merchants.

ing his regular spending to either of these cards may bear more fruit.

For instance, the Millennia offers 1% cashback on all retail spends and 5% on at least 10 online merchants that have partnered with HDFC Bank—compared to the Visa Classic's 0.5%. The Zen, meanwhile, has better travel benefits than the Visa Classic. If he flies regularly to his hometown, he can avail up to eight domestic lounge visits per year (2 per quarter, subject to a ₹75,000 quarterly spend).

The Visa Classic, meanwhile, offers none. Given that Akshit is partial to state-owned banks, he is free to choose an entry-level product like Bank of Baroda's BOBCARD Cashback, which offers 5% cashback on eligible online spends (up to ₹1,500 per month) and unlimited 1% cashback on all other transactions.

What does the data say?

The December 2025 edition of the 'Payment Systems Report' issued by the Reserve Bank of India (RBI), released earlier this month, shows that debit card usage has declined sharply over the years.

Since 2021, debit card transactions have been declining in both volume and value. In volume terms, they declined from a little over four billion in 2021 to 1.3 billion in calendar year 2025; in value terms, the drop was from

In most cases, banks introduce cutbacks to rewards once they have acquired a sizeable customer base or when the perks in question start taking a toll on revenues

₹7.4 lakh crore to ₹4.5 lakh crore during the period under review.

By comparison, credit card transaction volume grew more than twofold, from 2.16 billion in 2021 to 5.7 billion last year. In value terms, the figure for credit cards surged from ₹8.9 lakh crore to ₹23.2 lakh crore in the same period.

Despite this encouraging trend, card payments—be it credit or debit—dwarf compared to the numbers posted by the Unified Payments Interface (UPI), the nation's indigenous instant interbank payments service. UPI transaction volumes grew from 38.7 billion in 2021 to 228.3 billion in 2025. The transaction value, meanwhile, grew from ₹72 lakh crore to ₹300 lakh crore.

A fundamental reason for this chasm between UPI and card—debit or credit—numbers is the ticket size of each transaction. The RBI report states that the average ticket size of a UPI transaction fell from ₹1,848 to ₹1,313 during the four-year period. In comparison, the average ticket size of a credit card transaction (total value divided by total volume) in 2025 comes to ₹4,070—almost thrice that of UPI.

Garg says, "There are broadly three categories of spending. One of the most frequent-used category is grocery and food. Second one constitutes entertainment and commuting, which you do multiple times a month. The third one is the larger bucket—like rent, travel, flights, or hotels—that happens every one, two, or three months. If you look at spending on UPI, a lot of these first and second category transactions could be there."

Twinning benefit

Your existing credit card can easily tap into this vast UPI marketplace of routine, small-ticket expenses. Instead of buying a new one, upgrading your existing card can earn you rewards/cashbacks.

If you own a Visa or Mastercard product, request your bank for a twin RuPay card, which will be issued under a shared credit limit and a floated account ecosystem. This means that if your primary Visa/Mastercard card has a credit limit of ₹5 lakh, your new RuPay card will have the same limit.

The twin card is an eco-friendly option, as most banks issue it as a virtual card in their mobile banking apps. Instead of a physical plastic card, you can get the card details to instantly link to their UPI app. Nearly all scheduled commercial banks will offer your card a RuPay twin. Keep in mind: though the RuPay twin card can function through your UPI app, it is still a credit card. Money can only be transferred to verified merchants, not to personal QR codes, whether your own or someone else's. Moreover, many small shopkeepers may have disabled credit card UPI tracking to avoid paying minor transaction fees.

Optimise your usage

The rewards generated by frequent credit card spending are diverse: fancy gift vouchers that make your monthly outings enjoyable may give you the kicks; frequent cashbacks that subsidise your everyday expenses; access to luxurious experiences like airport lounges or something as niche as golf sessions.

If you have linked a RuPay twin to your UPI app, reviewed which spends your card still rewards generously, and redirected your routine payments to the card that earns you the most, you have done the hard work. Owning a new card rarely fixes what a little recalibration of the existing one can. The best card in your wallet is often the one you are already holding.

Yen falls to 160 level, prompts warnings from Japanese officials

Reuters

LONDON

Underlying dollar strength pushed the Japanese yen back to the key 160 level on Wednesday, prompting verbal warnings from authorities and keeping traders on alert for intervention, as fresh Gulf hostilities bolstered demand for the US currency.

The US said Iran launched ballistic missiles toward regional neighbours but all failed to hit targets, and that US forces conducted strikes on Qeshm Island in response.

Diplomatic talks between Iran and the United States remain at a stalemate, keeping the market mood sombre. The dollar has tended to rally during flare-ups of the conflict, underpinned by safe-haven demand and the US's lower sensitivity to energy price shocks; the yen tends to weaken as oil rises, given Japan's reliance on imported energy.

The yen on Wednesday fell to the closely watched 160 per dollar level, where authorities have previously intervened. That erased its gains made in the wake of Tokyo's 11.7 trillion yen (\$73 billion) intervention a month ago to shore up the ailing currency.

"The terms of trade shock is the big thing (driving the yen)," said Gustav Helgesson, macro strategist at SEB.

"If the Strait of Hormuz were to open, I would expect the weakening pressure on the yen to subside." Prime Minister Sanae Takaichi said later that authorities stood ready to respond to exchange-rate moves as needed.

Takaichi's verbal intervention supported the currency before a speech from Bank of Japan Governor Ueda.

Ueda said the central bank must discuss the pros and cons of raising interest rates if inflationary risks outweigh downside risks to the economy.

"Comments from BoJ Gov. Ueda have been hawkish, signalling that the policy rate was not in the neutral range," said Shaun Osborne, chief FX strategist at Scotiabank.

The dollar was last a touch softer on the day at 159.78 yen.

In the broader market, trading in currencies remained in tight ranges.

The euro eased 0.1% to \$1.1619, while sterling was down 0.1% at \$1.3453.

The prolonged war in the Middle East and persistently high energy prices have left investors ramping up bets of policy tightening across



major central banks this year, a sea change from the rate cuts that were priced in prior to the conflict.

Against a basket of currencies, the dollar was steady at 99.30.

US LABOUR MARKET IN FOCUS

US job openings increased by the most in five years in April, data showed on Tuesday, though

the surge likely overstates the labour market's health. Figures on private payrolls are due later in the day, ahead of the key non-farm payrolls release on Friday.

"The non-farm payrolls figure could be pretty important from a dollar perspective," SEB's Helgesson said. "It could tilt the Fed away from this easing bias and start eyeing rate hikes. I think it could be the start of a sentiment shift for the dollar."

Markets are pricing in roughly 19 basis points worth of Fed rate hikes by December, with a quarter-point hike fully priced in by March next year.

Elsewhere, the Swiss franc fell slightly against both the dollar and euro.

"Last year it looked like the Swiss franc had been the big beneficiary, along with gold and bitcoin, of the dollar debasement thesis," said ING global head of markets Chris Turner. "If, however, the market starts to have greater confidence that the Fed will hike after all, those debasement trades could be further unwound."

Bitcoin slid to a two-month trough and last traded 0.4% lower at \$67,250, while ether similarly hit a more than three-month low and was last at \$1,883.



ASK THE SEXPERT



Dr Tanaya Narendra, aka Dr Cuterus, is an Oxford-trained doctor, bestselling author and one of the country's most trusted voices on sexual and reproductive health

1 I'm 30. Many on the internet claim semen retention increases masculinity and financial success. Is this true?

I'm delighted to report that there is currently no good scientific evidence that not ejaculating will make you richer, more confident, more masculine, or magically successful in business. If that were true, every teenage boy would be a billionaire. Some men report feeling more focused during periods of abstinence, but that's likely due to psychology, discipline, expectation, or simply paying more attention to their habits. Semen retention is not a shortcut to enlightenment. Sadly, you'll still have to answer your emails and pay your taxes.

2 I'm 52 and experiencing vaginal dryness. Is lubricant enough or should hormonal changes always be medically investigated?

Lubricant is a very good first step, but it is not the only option, especially around menopause. During perimenopause and menopause, there is lower oestrogen which can make vaginal tissue thinner, drier, and more sensitive, all of which can make sex uncomfortable. If dryness is mild, lube or vaginal moisturisers may be enough. But if there is pain, burning, bleeding, recurrent UTIs, or ongoing discomfort, please see a doctor who can prescribe you vaginal oestrogen and help you live better!



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When work stops, and life starts

As careers stretch and priorities evolve, retirement has become, simply, a chance to begin again

Purnima Goswami Sharma
mirrorfeedback@timesofindia.com

The old script was simple enough: work hard, reach 65, collect the carriage clock, and step quietly into the background. That script is now well and truly redundant. Across India, retirement is being renegotiated — by an 80-year-old doctor doing Tai Chi in South Mumbai, a former Army officer who swapped the cockpit for an air rifle range, and a 47-year-old media executive who traded blood pressure medication for scuba certification.

The cultural cues are shifting, too. When Arijit Singh, now 39, stepped back from Bollywood playback some months ago, he did not intend to disappear — he simply wants to create independent music on his own terms. When veteran director David Dhawan announced his final film, Hai Jawani Toh Ishq Hona Hai, releasing June 5, that, too, was just a matter of choice. "After this, I'll just be Varun's father," the 74-year-old said. That is not an ending; it is a reorientation. And it has less to do with age, and more to do with arriving at a stage of life where you have the luxury to stop, and to live life on your own terms.

Time to learn new things

Dr Gurdip Kaur Sengupta, 80, Cuffe Parade resident and veteran clinical pathologist, simply does not accept the word "retirement." Until the age of 74 she ran her own pathological centre and polyclinic. Covid arrived, and then the loss of her husband. She closed the practice. She did not close herself to experiences though.

Her days now run on the same disciplined timetable as her professional years. She swims at Bombay Gymkhana, attends aqua aerobics, practices yoga, and drives herself through Mumbai's traffic without apology. Her medical background means younger members seek her out for help with neck and back problems, which she gives freely. The curiosity has not dimmed either. She recently enrolled in a Tai Chi workshop after spotting a listing in south Mumbai. "The gentle, flowing movements keep my joints supple and improve the range of motion in my hips, shoulders, and spine," she says. "There is so much to do each day — I have so many workshops, talks, and shows to attend that I feel the day is short." Financial independence, she says, is the foundation beneath all of it. "I reinvest my money wisely." For Dr Gurdip, well-being in later life is physical, mental, spiritual, and financial — and none of those four can be neglected.



Dr Gurdip Kaur Sengupta



Umesh R Bhatikar

From the cockpit to the rifle range

Lt Col Umesh R Bhatikar (Retd), 66, has had two careers, and is now, arguably, on his third. He retired from the Army in December 2003 and moved straight into commercial helicopter flying — a second act that lasted over two decades, ending only in May 2025 when he reached the maximum permissible age of 65.

What followed was not a gear-change but a homecoming. Bhatikar had been introduced to air rifle shooting at the age of 12. He had returned to it at age 56 at Prabodhankar Thackeray Krida Sankul, fitting practice around flying commitments. Now, he says, "At the 10m range, I feel the same calm I once did in the cockpit," he says. "Shooting gives me joy — the pistol's grip, pellets striking, the chase for a 10.9 [virtually dead centre, the perfect shot]. It keeps me fit, sharp, and disciplined." Sea kayaking in Juhu and white-water rafting in Rishikesh have joined the roster, as has a morning yoga habit.



Curtain call: David Dhawan recently announced the close of a four-decade directing career



Ranjit Mittra

"I didn't want 49 weeks of stress for three weeks of life"

Ranjit Mittra, 47, left his role as Principal Partner – Client Leadership at a leading MNC media agency in December 2025. He had spent two decades in the industry and had watched colleagues face health crises in their 40s. His own body had begun sending the same message: weight gain, blood pressure, elevated blood sugar.

"I didn't want 49 weeks of stress for three weeks of life," he says. Being single, he had been able to save aggressively and plan for what he calls "the comfort number" — the figure at which financial independence becomes real. When he met his target, he stepped out of the rat race. Since then, he has shed nearly 20 kilos, he now requires less medication, and he has also logged more than 200 dives. Months in

Havelock and Agatti led to a Divemaster certification, too.

His daily routine is non-negotiable:

- 12,000 steps each day
- 45 minutes of swimming
- Four gym sessions per week
- Volunteering with Mumbai Sea Swimmers

"For me, freedom outweighed the temptation to keep working," says Mittra. What unites these stories is a willingness to re-examine what matters and the courage to rearrange life accordingly. The details differ, but the impulse is the same: to reclaim time for curiosity, health, passion and purpose. Whether it arrives at 47, 66 or 80, retirement, on these terms, is less a full stop than a comma. What follows may prove the most rewarding chapter of all.

NOT EVERYBODY NEEDS TO LIKE OUR WORK: RAM CHARAN

The actor responds to the social media trend of writing off films before release

Pan-India star Ram Charan has responded to the growing trend of social media users writing off films even before their release, saying he prefers to focus on his work rather than factors beyond his control. Asked about people writing obituaries for films without watching them, the actor said, "I don't have an opinion on this. We can only do what is in our control." Referring to the online chatter surrounding his upcoming film Peddi, which underwent two release date changes, Ram added, "I don't like to comment on something which is beyond my capacity to understand or control. I have to do my job. We are sincere and very happy at the end of the day."

He further said, "Everybody doesn't need to like our work. But I hope everybody appreciates it at least. They don't need to like it."

Ram will next be seen in Peddi, a sports action drama in which he plays a crossover athlete skilled in cricket, wrestling and sprinting.

—IANS



Janhvi Kapoor startled after fan rushes towards Ram Charan at Peddi event

A promotional event for Peddi witnessed a tense moment recently when an overenthusiastic fan rushed towards Ram Charan while he was seated beside Janhvi Kapoor. A video circulating on social media shows the fan, who appeared to be dressed like the actor, making his way towards the stage. In the process, he seemingly lost balance while trying to reach Ram and fell against the sofa where Janhvi was seated, leaving the actress visibly startled. Ram's personal bodyguard, Kevin Kunta, immediately intervened and escorted the fan away. No injuries were reported, and the event continued without further disruption.

"I don't like to comment on things beyond my capacity to understand or control. I have to do my job"

— Ram Charan



Ram Charan; (left) Janhvi Kapoor

Anuradha Paudwal pays heartfelt tribute to Suman Kalyanpur



Anuradha Paudwal

Veteran playback singer Anuradha Paudwal paid a heartfelt tribute to legendary singer Suman Kalyanpur following her demise on May 31 at the age of 89. Taking to social media, Anuradha remembered Kalyanpur as an icon whose contribution to Indian music will continue to inspire generations.

She wrote, "Heartfelt shraddhanjali. A legend may leave this world, but their legacy never fades. Your contributions, wisdom and inspiration will continue to guide generations. Thank you for the memories, the lessons and the impact you made on countless lives. Rest in peace. You will always be remembered and deeply missed. Om Shanti. (sic)" Anuradha also shared a photograph of Kalyanpur with a gentle smile.

Born in 1937, Suman Kalyanpur carved a distinct place for herself in Indian music despite an era dominated by some of the country's greatest playback singers. Her memorable songs include Na Na Karte Pyar Tumhi Se Kar Baithe, Aaj Kal Tere Mere Pyar Ke Charche, Ajahun Na Aaye Balma, Tumne Pukara Aur Hum Chale Aaye, Dil Ek Mandir Hai, Mere Mehboob Na Ja and Yeh Sama Yeh Khushi Bolo.



Suman Kalyanpur

"A legend may leave this world, but their legacy never fades. Your contributions, wisdom and inspiration will continue to guide generations"

—Anuradha Paudwal on Suman Kalyanpur

Acting demands processing emotions in a different way: Zaid Darbar

As he gears up for his first screen role in Fangirl, choreographer Zaid Darbar reflects on stepping beyond his comfort zone



Zaid Darbar

Onkar Kulkarni
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Choreographer and digital creator Zaid Darbar is preparing to make his acting debut with the upcoming psychological thriller Fangirl. The series, which explores themes of obsession, identity and social media culture, marks a new direction in Darbar's career. The son of music composer Ismail Darbar, Zaid has primarily been known for his work as a choreographer and content creator. In Fangirl, he plays Karan, an influencer whose public image differs from his private reality.

Speaking about the shift to acting, he says the process has required him to develop a different set of skills.

"As a performer and choreographer, I've always connected with storytelling through movement, but acting

demands processing emotions in a different way. For Fangirl, I've been working on understanding my character, observing people and learning the technical aspects of acting," he adds.

According to Zaid, acting is something he intends to pursue alongside choreography, though he acknowledges balancing both fields may be challenging.

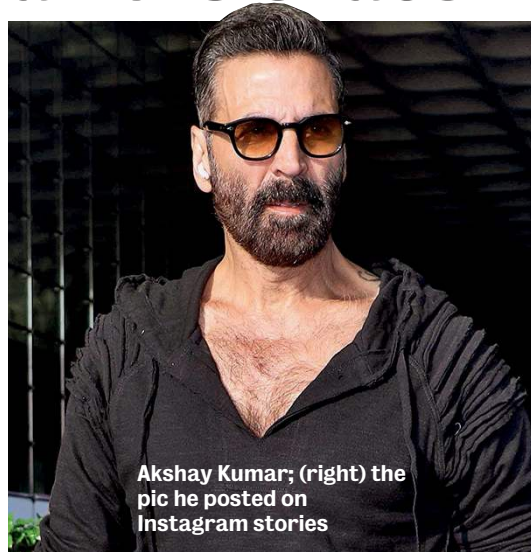
Supporting each other's ambitions comes naturally to us: Gauahar

His actress wife Gauahar Khan is excited about his move into acting and decision to explore a new area of work. "We both understand the demands of this industry, so supporting each other's ambitions comes naturally to us," she shares.



Gauahar Khan

You have always got me through all the chaos: Akshay Kumar



Akshay Kumar; (right) the pic he posted on Instagram stories

On the occasion of film-maker Ahmed Khan's birthday, Akshay Kumar shared a heartfelt note reflecting on their long-standing bond. Khiladi Kumar expressed his gratitude, recalling how Ahmed stood by him through challenging times. The Airlift actor took to his Instagram stories and penned a birthday note. Akshay wrote, "Tu samjha? Nahi tu nahi samjha. But somehow, through all the chaos,



you always got me. And there's nobody else who could've pulled off the madness of Welcome To The Jungle the way you have. Happy Birthday my friend, @khan_ahmedasas. May this film become the biggest gift of your career." (sic)

I was jobless for three years after Bombay To Goa, says Aruna Irani



Aruna Irani; (below) the actress with Amitabh Bachchan in Bombay to Goa

Veteran actress Aruna Irani opened up about one of the most challenging phases of her career, revealing that she went without work for three years despite starring in hit films like Bombay To Goa and Caravan.

Speaking on Tum Ho Naa – Ghar Ki Superstar, hosted by Rajeiv Khandelwal, she said, "Jab maine Bombay to Goa aur Caravan ki, dono pictures superhit thi. Aur phir achanak se 3 saal tak mere paas koi kaam nahin tha."

Recalling her come-back, Aruna shared, "Jab maine kaam shuru kiya, toh ek Marathi film mein lavani ki. Maine kaha, 'Nahin, mujhe jaana hai, mujhe dikhana hai ki main zinda hoon.' Main kahan Amitabhji ke saath heroine thi aur aaj main 2500 rupaye mein lavani kar rahi hoon. Par maine apne aap se kaha, 'Nahin, jaana hai.'"

The actress said the decision proved life-changing. "Wahi jaana mera itna phala ki wahan log mujhe mile. Wahan Raj Kohli ji mile aur phir mujhe kaam milna shuru ho gaya."

Rajeiv praised her resilience, saying, "Do superhit filmon ke baad bhi inhe kaam nahin mila. Uske bavajood bhi inhone himmat nahin haari. Yeh hum sabhi ke liye ek sabak hai ki koi kaam kabhi chhota nahin hota."



Murders, celebrities, gangsters and justice



INSIDE TRACK

For 36 years, she dealt with Mumbai's criminal underbelly. As she retires, ACP Kalpana Gadekar offers a look at life on the frontlines of a changing city

Alpana Chowdhury
 mirrorfeedback@timesofindia.com

Days before retirement, ACP Kalpana Gadekar is not sitting around and reminiscing. She is occupied with meetings ahead of a sensitive religious event, working to prevent the sort of law-and-order problems that often spiral out of control. When Gadekar joined the Mumbai Police in 1990 at the age of 21, the reality of policing was also less exciting than she had imagined. For three years, she frisked passengers at the airport, dressed in a saree, before women officers were finally posted to police stations in 1993, in gender neutral uniforms. Over the next 34 years, she handled murders, rape cases, gangsters and celebrity complaints, eventually receiving the President's Medal for Meritorious Service in 2021. Here's a glimpse of what that journey looked like:

As one of Mumbai's first women sub-inspectors with station-house duties, how were you received?

Initially, there were many doubts about my ability to handle police station work. At my first posting at Oshiwara police station, my seniors were protective and kept me away from night duty, while some male colleagues were condescending. So, for a while, I was given desk jobs. Things changed the same year, in 1993, when DCP Arun Patnaik instructed the stations in his zone to treat us as "police officers", not "lady police officers". My breakthrough came soon after when I solved the murder of a housewife killed by her in-laws. During my five years at Oshiwara, I investigated nine

more murders, including cases involving gangsters, along with rape cases, robberies, domestic disputes, celebrity complaints and law-and-order duties during India-Pakistan matches.

Looking back, what cases come to mind right away?

I will never forget my first murder case. While removing a dead housewife's jewellery for the panchnama, rigor mortis set in and her fingers suddenly clasped mine. I screamed. My senior rushed in, calmed me down, and helped me free my hand. After that, I lost all fear of dead bodies. Another unforgettable case was gangster Bachcha Singh's murder. His rivals had hacked him to death, and I had to collect body parts scattered across the scene. Then there was terrorist-gangster Salim Kurla, who was shot while watching television in his hospital room. When I arrived, he was sitting upright on his bed, eyes open, the remote still in his hand. At first glance, he looked alive, but the back of his skull lay on the ground.

How did people react to a woman in uniform?

Some male complainants were sceptical, while criminals who thought they could fool me soon realised that a police officer is a police officer, regardless of gender. Once, during demolition duty, an elderly man kept circling me because he had never seen a zanaana police officer.

Women accused often complained: "You are a woman, why aren't you showing sympathy?" Celebrities could be difficult too. In cases involving cheating, forgery or cybercrime, my questioning quickly dispelled any assump-

tions that I was pliable.

Was there any case that was particularly challenging?

Among many, is one case that involved the rape of a nine-year-old in a BKC slum. Our only clue was a red shirt. We scoured CCTV footage, spotted the suspect, and tracked him to Kalyan. On my instructions, my junior, PSI Ganesh Todakar, spent two nights staking out a mosquito-infested, under-construction building to arrest him. The DNA matched, securing a watertight POCSO (Protection of Children from Sexual Offences) conviction, earning Todakar a national award. In 2013, after the POCSO Act took effect, I also secured a life sentence for a school bus attendant who molested a three-year-old. The court wasn't aware of the new law at the time; I had to submit the government notification to secure the punishment. Child cases are uniquely tough; you must extract vital clues gently without re-traumatising victims.

How has policing and your outlook changed over the years?

The change has been dramatic. We have gone from one landline phone and one typewriter in a police station to AI and digital databases. Crime has evolved too. Chain-snatching has largely given way to mobile theft and cyber-crime. Technology has also become a deterrent. Someone with a criminal record can no longer easily disappear because records are accessible nationwide. As for me, I still believe victims can get justice. Idealism matters, but it must be paired with practical judgement based on evidence and the ability to make the right decisions under pressure.

Mirror's new weekly series, **INSIDE TRACK**, will take readers behind the scenes of various professions, offering a glimpse of the pressures, dilemmas, decisions and characters that shape Mumbai beyond public view. We're looking for people whose work pulls back the curtains on how various professions really are. It could be public office, bureaucracy, justice, noble professions, entertainment, essential services, etc. Know someone with a remarkable vantage point on the city? Write to us at mirrorfeedback@timesofindia.com

05 THINGS TO DO TODAY



Watch and then discuss

Catch Bobby Beauty Parlour, Aakhri Ride, Bhed Bakri Bhoot, and Incognito at this Thursday Night Screening. The four short films examine friendship, moral dilemmas, and personal frustrations through distinct narratives. Stay on for a post-screening conversation with the filmmakers.

WHERE: G5A Warehouse, Mahalaxmi
WHEN: 7.30 PM onwards
ENTRY: ₹250 onwards
BOOK: warehouse.g5a.org

Paint a jharokha



Craft a colourful jharokha-inspired artwork at this painting workshop. Learn techniques to recreate the intricate charm of Rajasthan's iconic window motifs while experimenting with colours and patterns, and take home your finished artwork.

WHERE: Brew Haus Café, Dadar (W)
WHEN: 3 PM
ENTRY: ₹799 onwards
BOOK: smallworld.co

Meet the clowns



Laugh through Bags of Gags, a non-verbal clown comedy filled with magic, mime, and audience interaction. Follow Clown Gundi and Clown Mindy as they lead you through a world of mischief and surprises.

WHERE: Prithvi Theatre, Juhu
WHEN: 4 PM
ENTRY: ₹300 onwards
CALL: 9920116930

Hit the rocky road

Ride into RC Rush, an RC crawling and racing arena that tests your speed and strategy. Navigate precision crawling challenges and high-speed tracks in an outdoor setup designed for both beginners and experienced racers.



WHERE: City Park, Kalyan
WHEN: 4.30 PM
ENTRY: ₹100 onwards
CALL: 9820565859

Feast tonight

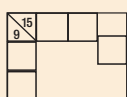
Dine at a destination inspired by safari lodges and the literary travels of Rudyard Kipling at Sahib Room and Kipling Bar. From Tandoori Sea Bass to Murgh Gilafi Seekh to Sahib Ki Nihari, you are in for a treat.

WHERE: St Regis, Lower Parel
WHEN: 12.30 PM onwards
ENTRY: Reservation required
CALL: 8657522956

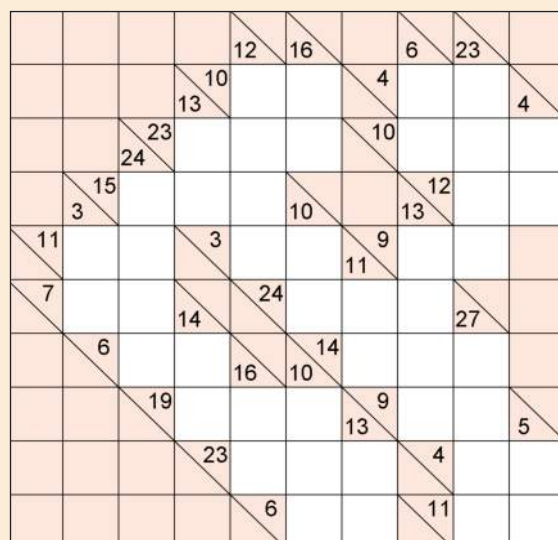


KAKURO

The numbers in the grey squares refer to the sums of the digits that you must fill into the empty spaces directly below or to the right of the grey square containing the number. For instance, in the given example, the 3 boxes horizontally next to 15 must contain 3 digits that add up to 15, whereas



for 9, it is the 2 boxes placed vertically under it that must add up to 9. No zeros are used here, only the digits 1 through 9. Note: A digit cannot appear more than once in any particular digit combination. For instance, in the example, we cannot have the combination of 4+7+4 for 15.



GOFIGURE

Place the four numbers in the first, third, fifth, and seventh boxes and whatever operators you care to use in the second, fourth, and sixth boxes in the correct order to get the answer. Use the numbers only once.

Easy

$$\square \square \square \square \square = 11$$

$$4 \quad 7 \quad 9 \quad 9$$

Medium

$$\square \square \square \square \square = 10$$

$$3 \quad 4 \quad 7 \quad 9$$

Hard

$$\square \square \square \square \square = 15$$

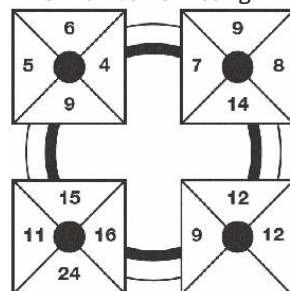
$$2 \quad 2 \quad 6 \quad 9$$

The operators



MENSA PUZZLE

Which number is missing?



SOLUTION
19. Starting top left and moving clockwise around each square, numbers in corresponding segments advance by 2, 3, 4 and 5.

WORDSEARCH

Magnanimous

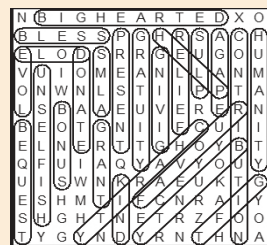
Can you find the words connected in one way or the other with the theme indicated by the title in today's Word Search?

The words may be read horizontally, vertically or diagonally either forwards or backwards, but always in straight lines. Use a ruler to cross them through as you find them.



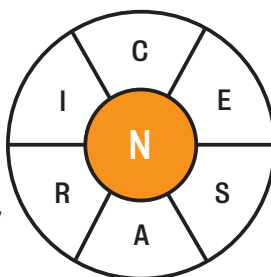
Wordlist:

Agape, Alms, Bequest, Big-hearted, Bless, Bonus, Bounty, Charity, Contribution, Dole, Donate, Favour, Gift, Giving, Grant, Gratitude, Help, Humanity, Kind, Love, Plus, Present, Relief, Unselfish



BULL'S EYE

How many words of four or more letters can you make from the letters shown? Every word must contain the central letter. There should be one seven-letter word. British English Dictionary is used as a reference.

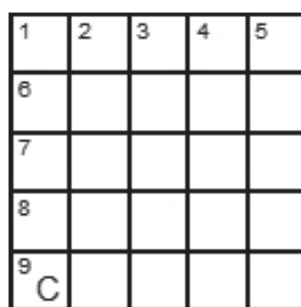


18 Average 20 Good

22 Outstanding

FAST FIVE

How long do you think it will take you to unscramble the 10 words shown below and fit them correctly into the grid in the order given? One letter has already been entered to get you started. On your marks, get set...



Across

- 1 Elans
- 6 I a mum
- 7 Indra
- 8 In die
- 9 Cloud

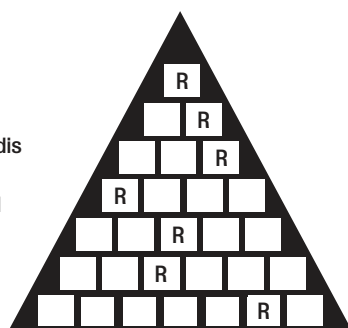
Down

- 1 Lucid
- 2 Naomi
- 3 Nun ad
- 4 Melia (1-4)
- 5 Rides

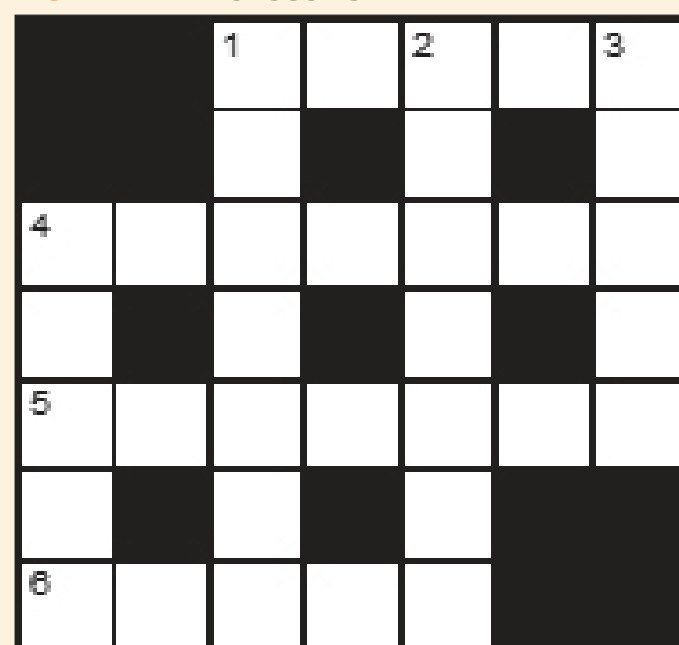
ALPHA TRIANGLE

Beginning at the top move towards the bottom seven-letter word by adding a letter at each step and rearranging. A correct and different word must be made at each step answering to the clue given.

- 1 18th letter
- 2 Conjunction
- 3 High hill
- 4 Goes off
- 5 Out of ____, ill disposed
- 6 Most irritated
- 7 Pearl bearers



MUMBAI MINI CROSSWORD



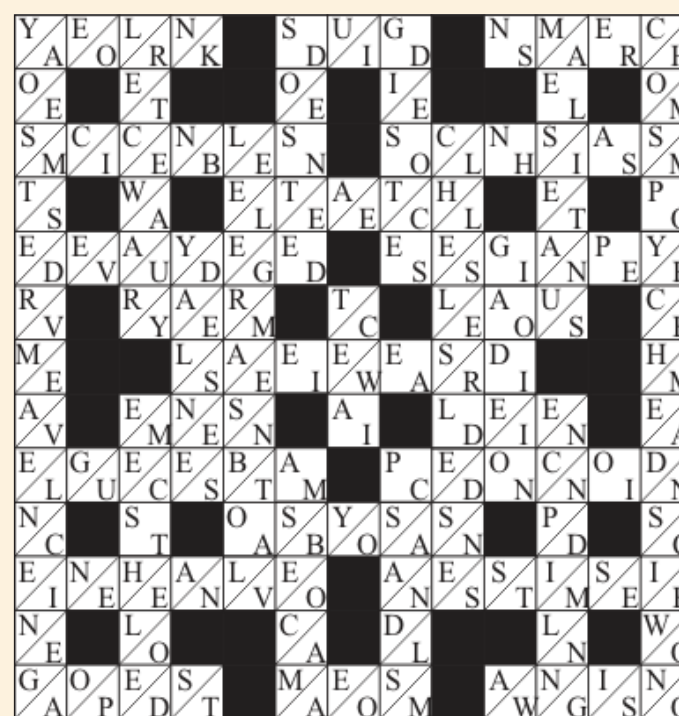
Across

- 1 Lady's title (5)
- 4 Surgical knife (7)
- 5 Checked the accounts? (7)
- 6 Lower ____: Area home to the Palladium mall (5)

Down

- 1 Wander about (7)
- 2 Medical college in Nerul (1,1,5)
- 3 Area home to Infiniti Mall (5)
- 4 Quick-witted (5)

STRIKEOUT



This crossword has no clues and the answer is there waiting for you. All you have to do is find it in each square. You have a choice of two letters, one of which you must strike out. If you choose correctly, you will be left with a grid that contains real words.

RIDDLER

Whenever a phrase or sentence becomes part of the common language, there is a strong possibility that it will be quoted inaccurately.

Over the course of time, a letter gets shifted or a word is changed and forevermore the quotation becomes a cliché that nobody ever gets quite right.

Try to complete each proverbial cliché:

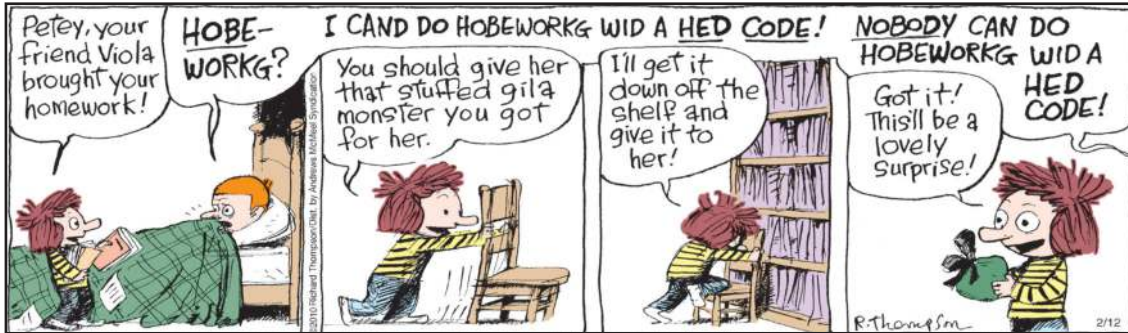
- 1) "I only regret that I have but one life to _____ for my country." - Nathan Hale
- 2) "Ask me no questions, and I'll tell you no _____."
- 3) "Music hath charms to soothe _____." - William Congreve



comics | DOONESBURY BY GARRY TRUDEAU



CUL DE SAC BY RICHARD THOMPSON



BETTY BY GARY DELAINEY AND GERRY RASMUSSEN



PEARLS BEFORE SWINE BY STEPHANS PASTIS



PEANUTS BY CHARLES SCHULZ



SAKSHI GOPAL BY APPASWAMI / M. MOHANDAS



WRITTEN IN THE STARS

DR SUNDEEP KOCHAR



If it's your birthday today

Your creative spark is undeniable today, sparking brilliant solutions to a stagnant workplace issue. Financially, it is time to reassess your budget and cut out unnecessary subscription drains. Love requires patience, as a close friend might need your emotional support more than usual. Incorporate more plant-based foods into your diet to boost your natural immunity and stamina.

CAPRICORN



Dwelling on problems brings little progress today. Instead, shift your energy toward practical solutions and productive action. Focusing only on controllable situations helps you regain confidence.

CANCER



Someone close to you may quietly need emotional support today. Your compassionate nature offers comfort and reassurance effortlessly. Checking in with loved ones and listening carefully strengthens important bonds.

AQUARIUS



Avoid getting involved in unnecessary drama or other people's conflicts today. Staying focused on your own priorities protects your peace beautifully. Remaining neutral and calm helps you avoid complications ahead.

LEO



Unexpected cancellations create valuable free time for you today. Use these moments to reconnect with hobbies, relaxation, and personal pleasures you've been neglecting recently.

PISCES



Careful thinking benefits you greatly today, especially before making important decisions. Instead of acting impulsively, observe situations patiently and plan strategically.

VIRGO



A refreshing change of scenery inspires you greatly today. Exploring somewhere new broadens your perspective and boosts motivation. Planning a practical yet exciting trip helps restore creativity.

ARIES



Pausing current projects today helps you gain clarity about your next steps. Instead of rushing forward endlessly, organize your future plans carefully.

LIBRA



Trusting your instincts today leads you toward the right choices confidently. Ignore outside opinions and focus on what genuinely feels correct to you.

TAURUS



Finishing unfinished tasks becomes your greatest priority today. Staying focused on ongoing responsibilities prevents unnecessary stress later. Clearing pending work creates space for future opportunities.

SCORPIO



Everything unfolds naturally today, making unnecessary stress completely avoidable. Stay relaxed and trust situations to progress smoothly without forcing outcomes. Listening to different perspectives carefully helps.

GEMINI



Life feels especially smooth and carefree today, giving you space to truly relax and enjoy yourself. Embrace joyful moments, favourite activities, and spontaneous fun.

SAGITTARIUS



Your mind feels overcrowded with unnecessary worries today, making mental clarity essential. Taking time to meditate, relax, or reflect peacefully helps release tension.

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India set for new T20 captain with 4 contenders in fray

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After captaining India to the 2026 T20 World Cup title in Ahmedabad on March 8, Suryakumar Yadav had spoken about his ambition to lead India at the 2028 Los Angeles Olympics. However, that dream may now remain unfulfilled.

A major shake-up in Indian cricket appears imminent. According to reliable sources, the Ajit Agarkar-led national selection committee is likely to remove the out-of-form Surya, 35, as India's T20 captain for the upcoming tours of Ireland and England. He

could even lose his place in the side.

India are scheduled to play two T20Is in Ireland in late May before a five-match series in England in July.

Surya's prolonged slump over the last two years has become a growing concern. His struggles deepened in IPL 2026, where he managed just 270 runs in 13 innings at an average of 20.76, with only two fifties, despite ending the season with a half-century against Rajasthan Royals.

Even during India's triumphant T20 World Cup campaign earlier this

year, Surya lacked consistency, scoring 242 runs in nine matches at 30.25, with his best being an unbeaten 84 off 49 balls against USA at the Wankhede Stadium.



The selectors are likely to turn to fellow Mumbai batter and Punjab Kings captain Shreyas Iyer, who has enjoyed a prolific run in the IPL over the last two seasons despite being out of India's current T20 setup.

"Right now, Shreyas is the front-runner to replace Surya as India's T20 captain," a source said.

Sanju Samson — who starred in

India's World Cup triumph with scores of 97 not out against West Indies, 89 against England in the semifinal and 89 against New Zealand in the final — is also in contention, along with Tilak Varma and wicketkeeper-batter Ishan Kishan.

"It's likely that a new T20 captain will be picked for the Ireland and England tours.

"There is an online BCCI Apex Council meeting on Thursday. The squads are expected to be announced soon after," a BCCI source told Mumbai Mirror.

Another source said a final call on Surya's future could come after an informal discussion between the selec-

tors and head coach Gautam Gambhir, a long-time backer of the batter.

"It seems the selectors are ready to move on from Surya, and this could be the right time for a transition, considering the new captain would get enough time before the 2028 T20 World Cup and the Olympics," the source said.

It remains unclear whether Gambhir and Agarkar are on the same page over the issue.

If Surya is removed, it would mark the first instance of a T20 World Cup-winning captain being sacked within three months of lifting the title — and potentially dropped from the side altogether.

'DON'T FEEL INTIMIDATED, I FEEL MORE EXCITED'

Praggnanandhaa all fired up after beating Carlsen for the second successive time at Norway Chess

NORWAY CHESS

Praggnanandhaa has long maintained that facing Magnus Carlsen inspires rather than intimidates him, bringing out the best in him as was evident from the young Indian Grandmaster's second successive win over the world No. 1 at Norway Chess.

The 20-year-old Indian star produced another statement result on Tuesday, handing Carlsen his second classical defeat of the tournament this year and tightening his charge towards a historic title no Indian has ever won.

"I think beating him in any format is good, but more than that, winning at this stage of the tournament is more important, especially in classical where you get three points," Praggnanandhaa said after the game, which took him to 12 points and third place behind leader Wesley So (14) and France's Alireza Firouzja (13).

It was also the Praggnanandhaa's third classical win over Carlsen, a rare milestone at the elite level, coming after his earlier victory with the white pieces last week before repeating the feat with black on Tuesday, underlining his growing dominance in their head-to-head encounters.

On the significance of beating the "virtually invincible" Carlsen for a third time overall and twice in the same event, the young Indian said it was never about intimidation.

"I wouldn't say I felt intimidated. I always feel more excited playing him. That always brings out my best. I don't think his presence affects me. We've had a lot of fighting games and I really enjoy playing against him."

The win earned Praggnanandhaa a full three points in Round 8 and dealt a major blow to Carlsen's title



AIMING HIGH: Praggnanandhaa beat Magnus Carlsen for the third time in Classical chess

"I always feel more excited playing him (Carlsen). That always brings out my best. I don't think his presence affects me"

—R Praggnanandhaa

defence, leaving the seven-time champion on just nine points with two rounds remaining in the elite six-player double round-robin event, putting an eighth Norway Chess crown firmly out of reach.

The Indian added that he was the one taking more risks in a tense contest shaped by tournament pressure.

"Today it was more me who took the risk. The situation demanded

fighting. Even Magnus would have tried to fight. We both want to beat each other, so we end up getting something out of nothing."

He said both players produced high-quality chess, even as momentum swung sharply during the game.

"At some point I was really optimistic, but towards the end I thought it might be a draw. Then the blunder came. It happens when you defend for a long time and are also in time trouble."

Responding to talk of a generational shift in world chess, Praggnanandhaa dismissed the idea of a "changing of the guard," insisting the new generation is already among the elite.

"I mean, we're already there. We

are among the best players. I don't think there is a change of guard. These things are exaggerated. We are just top players like others."

He pointed to the continued strength of established stars such as Fabiano Caruana and Hikaru Nakamura, while also highlighting recent successes from his own generation.

On whether Carlsen's aura is fading, Praggnanandhaa was clear that a couple of tournament losses are not enough to make sweeping judgments. "That's too far (fetched). He has won almost everything he's played in the last year. One tournament or a few moments don't change that. He is still the best."

PTI

Parkar's ton goes in vain as Panthers win thriller

Suved Parkar smashed the fastest century in Mumbai T20 League history, but his stunning effort went in vain as Ajinkya Rahane-led North Mumbai Panthers edged Bandra Blasters in a thrilling Super Over at the Wankhede Stadium on Wednesday.

Parkar blasted 110 off 54 balls, reaching his century in just 46 deliveries, to power the Blasters to 228-5, the second-highest total of the tournament. He shared a 101-run opening stand with Prateek Kumar Ravishankar (33) before adding 67 runs with Parag Khanapurkar (22).



The Panthers responded strongly through Hardik Tamore, who continued his fine form with a blistering 83 off 39 balls, while Abhigyan Kundu contributed 39. Despite Sagarr Chhabria's triple strike putting the Blasters in control, Tanush Kotian's unbeaten 32 off 14 balls helped the Panthers finish on 228/8 and force a Super Over. In the decider, Vaibhav Mali smashed two sixes and a four to score 19 as the Panthers posted 20/1. Chasing 21, the Blasters managed only 7/0, handing the Panthers their second straight win. **MMB**

BRIEF SCORES: Bandra Blasters 228/5 (Suved Parkar 110, Prateek Ravishankar 33; Pratik Mishra 3/38) beat North Mumbai Panthers 228/8 (Hardik Tamore 83, Abhigyan Kundu 39, Tanush Kotian 32; Dhruvil Matkar 3/32, Sagarr Chhabria 3/9) in Super Over by 13 runs.