



SC Ruling on Loan Sanctions

The Supreme Court's ruling on improper loan sanctions by banks underscores a crucial flaw in India's banking practices—the lack of robust title verification for mortgaged properties. This oversight jeopardizes public funds, risks fraudulent transactions, and compromises financial stability. The Court pointed to a specific case where loans sanctioned on properties with unresolved title disputes could have been avoided with rigorous title searches. At present, banks rely on empanelled lawyers for these reports, but the absence of standardized guidelines has led to inconsistencies and errors. The Court has rightly directed the Reserve Bank of India (RBI) to collaborate with stakeholders to establish a uniform mechanism for title clearance reports.

The Supreme Court's proactive stance emphasizes three significant aspects. First, it recommends criminal liability for bank officials who approve loans based on defective title reports, ensuring accountability within the sector.

Second, the RBI is tasked with standardizing fees and quality benchmarks for title reports, discouraging cost-cutting measures that compromise accuracy. Lastly, banks are urged to prioritize diligence, preventing fraud and safeguarding the public interest.

The directive also acknowledges practical challenges, such as the status of older or under-construction properties that often lack certificates. These grey areas necessitate legal clarity to balance regulatory compliance with operational feasibility. As loans against property represent a significant portion of banking portfolios, especially for small and medium enterprises, the sector must act swiftly.

The RBI's adherence to the Supreme Court's guidance is essential not only to restore public trust but also to fortify the financial system against vulnerabilities. In implementing these reforms, India's banking sector has an opportunity to set a precedent for due diligence and accountability in property-backed lending.

The message is clear: public funds cannot be collateral damage in the race for profit.

Editorial

Prime Minister Narendra Modi Congratulates Udaipur Residents



Udaipur: Udaipur, which is hosting the state-level Republic Day celebrations, has achieved another significant milestone. Udaipur, along with Indore, has been included in the list of the world's 31 recognized Wetland Cities.

Prime Minister Narendra

Modi congratulated Udaipur and Indore through a post on his official social media handle, X. The Prime Minister wrote, "Congratulations to Indore and Udaipur! This recognition reflects our strong commitment to sustainable development and establishing har-

mony between nature and urban development. This achievement will inspire everyone across the country to work towards creating greener, cleaner, and more environmentally friendly urban spaces."

Similarly, Union

Environment Minister Bhupender Yadav also expressed his joy on X, stating, "Double happiness! I am delighted to announce that for the first time in India, Indore in Madhya Pradesh and Udaipur in Rajasthan have been included in the list of the world's 31

Wetland Cities, which is a testament to Prime Minister Narendra Modi's vision of progressing while aligning economy and ecology."

Wave of Happiness Among Udaipur Residents
The inclusion of Udaipur in the Wetland Cities list has

brought joy to the residents of the city. Environmentalists have stated that this recognition will strengthen efforts to conserve Udaipur's wetlands, including its lakes and other vital natural sites.

Futura Lighting's First Showroom Opens in Rajasthan



Udaipur: Futura Lighting launched its first showroom in Rajasthan today at APOLAS showroom, near Ceremony Resort. The showroom incorporates the latest technological advancements in lighting.

Rajesh J. Jain, Founder and CEO of Futura SSL India Pvt. Ltd. (Chennai), shared that the showroom addresses lighting needs across various sectors. The showroom features Rajasthan's first experiential lighting studio, APOLAS, along with design and automation. A live demonstration of the smart lighting system powered by Futura's advanced technologies was presented. The company's lighting reflects the hard work of electrical engineers.

Manish Mali, Director of APOLAS Lighting Pvt. Ltd., informed about the illumination studio. Futura, headquartered in Chennai, is a leader in the lighting sector and has now expanded to Udaipur with its first showroom in Rajasthan. Futura continues to provide innovative, high-quality lighting solutions for homes, offices, and commercial spaces. Futura APOLAS combines artistic design with cutting-edge technology, bringing their vision to life. Rajesh Setia, Vice President of the company, explained that Futura integrates advanced technologies like smart programming, offering efficient lighting solutions. With expertise in both interior and exterior lighting, Futura meets a wide range of applications, from elegant home designs to robust commercial solutions. The company focuses on sustainability, functionality, and aesthetics, positioning itself as a leader in transformative lighting experiences.

Futura's curated selection offers world-class lighting for every space, combining aesthetics and functionality. Powered by Futura's smart programming, APOLAS elevates lighting to the next level with energy-efficient, mood-responsive systems. APOLAS is a testament to Futura's expertise, bringing advanced technology and innovative designs closer to customers in Rajasthan.

Republic Day Celebrations at Faculty of Education



Udaipur: Republic Day was celebrated with great enthusiasm at the Faculty of Education, Mohanlal Sukhadia University. The event was graced by Prof. M.P. Sharma, Retired Vidyabhavan, Prof. Gayatri Tiwari, Retired Department of Home Science, Prof. Pratibha Pandey, Chairperson of the Faculty of Education, and Dr. Alpana Singh, Faculty In-Charge and Principal.

Students of the integrated curriculum presented various patriotic cultural performances.

Prof. Sharma, in his speech, emphasized that the Constitution is a law that ensures equality for all. As educators, it is our duty to shape ideal citizens. Prof. Tiwari remarked that as 'soldiers of the pen,' we are the guardians of society, and it is a matter of pride that students are experiencing holistic development. Prof. Pandey extended her Republic Day wishes to everyone and encouraged them to continue progressing. Dr. Alpana Singh spoke to the students about their rights and responsibilities.

The event also featured a parade presented by students, and certificates were awarded to those who secured the first, second, and third positions in various competitions held throughout the year. The event was co-hosted by trainees Hitiksha and Mahesh. All faculty members and trainees from the integrated curriculum were present at the event.

76th Republic Day Celebrated Grandly at

MPUAT

Udaipur: The 76th Republic Day was celebrated with great enthusiasm at Maharana Pratap University of Agriculture and Technology (MPUAT), Udaipur, on January 26, 2025. The national flag was hoisted by Vice-Chancellor Dr. Ajit Kumar Karnataka, who also took the salute from the NCC, NSS cadets, and Scout-Guide parade. In his speech, Dr. Karnataka emphasized the significance of Republic Day, recalling the enactment of the Indian Constitution on January 26, 1950, and honoring Dr. Bhimrao Ambedkar, the Constitution's architect.

Dr. Karnataka highlighted MPUAT's achievements, including its 26th year of establishment and contributions to the International Year of Millets and smart village development. He also praised the university's research outcomes, including national approval of Pratap Hybrid Maize-6 and new crop varieties. He announced ongoing projects in new villages like Hinta and Kamliguda.

The event was attended by deans, directors, faculty, staff, and students. The parade

was led by Under Officer Vansh Pratap Singh Chauhan and hosted by Deepak Chaubisa.

Hemant Soni Leaves Bollywood, Becomes a Mahant

At the grand Mahakumbh, Bollywood executive producer, writer, and actor Hemant Soni was honored with the title of "Shri Mahant" by Acharya Peethadheeshwar Shri Shri 1008 Divakar Maharaj of "Shri Kul Peeth." Following his Guru's command, Mahant Shri Hemant Maharaj completed the Ram Vanvas Yatra and is now embarking on a pilgrimage to 52 Shakti Peeths. Under the guidance of Shri Shri Dr. Sachindranath Maharaj, the Peethadheeshwar of "Shri Kul Peeth," Mahant Hemant Soni will work towards promoting Sanatan Dharma and culture across the globe. As the founder of the "Brahmarshtra Ekam Vishwa Mahasangh," he aims to spread the ideals and teachings of "Shri Kul Peeth" to the masses.

NARAYAN SEVA SANSTHAN
Nar Seva Narayan Seva

गणतंत्र दिवस की हार्दिक शुभकामनाएं
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की हार्दिक शुभकामनाएं

हिन्दुस्तान जिंक

भारत का गौरव। विश्व में सर्वश्रेष्ठ

- हिन्दुस्तान जिंक में, हम केवल धातुओं का उत्पादन नहीं करते – हम संभावनाएं सृजित करते हैं
- लगातार दो वर्षों से, S&P ग्लोबल CSA में विश्व में नंबर 1*
- इकोजेन का उत्पादन – एशिया का पहला कम कार्बन 'ग्रीन' जिंक
- स्वच्छ और उज्ज्वल भविष्य की आधारशिला, जिंक और सिल्वर जैसी महत्वपूर्ण धातुओं का निर्माण
- हिन्दुस्तान जिंक एनर्जी ट्रान्जिशन के केंद्र में भारत का नेतृत्व कर विश्व को प्रेरित कर रहा है

*नेटवर्क एंड मार्केटिंग सेक्टर में