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GET USED TO HOT DAYS AND WARM NIGHTS

Two new studies warn that several Mumbai neighbourhoods have turned heat-stress hotspots, which will lead to nighttime heat retention

Dipti Singh
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It's time to prep for an excruciating summer with scorching days and warm, sweltering nights. Two newly published scientific studies analysing Mumbai's urban climate warn that parts of the city are emerging as persistent heat-stress hotspots, while nights are becoming warmer as dense construc-

tion and concrete surfaces trap heat.

A study titled 'A Framework for Impact-Based Heat Stress Warning System for a Coastal City in India', published on March 6 in the journal Scientific Reports, analysed heat-stress patterns during the April 2024 heatwave using satellite data, urban climate modelling and ground observations.

CONTINUED ON PAGE 8



Researchers used satellite-derived temperature data to map heat stress across BMC wards

SIZZLING FLASHPOINTS

SOUTH MUMBAI, COMMERCIAL DISTRICTS

Fort, Colaba, Marine Lines and Nariman Point (dense built surfaces, limited tree cover)

ISLAND CITY, RESIDENTIAL CLUSTERS

Byculla, Mazgaon, Parel and Lalbaug (high population density, older buildings)

CENTRAL MUMBAI, REDEVELOPMENT BELT

Lower Parel, Worli and Dadar (concrete surfaces, high-rise clusters)

EASTERN SUBURBS, INDUSTRIAL CORRIDOR

Chembur, Govandi and Mankhurd (industrial land use, limited green cover)

WESTERN SUBURBS, URBANISED ZONES

Andheri, Goregaon and Kandivali (rapid urbanisation, shrinking open spaces)



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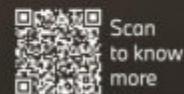
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PAGE THAT says the only thing more opaque than a diplomatic communiqué is the actual visibility on the Sea Link

GURUJEET SINGH DEVGUN

Missed connection

Vikrant Massey and Parineeti Chopra come together for a shoot in the city



Living on the edge

TOMORROW

evening draws the art crowd to the city's creative quarter, where Visva Bharati-trained sculptor Tridib Bera steps out of seclusion with his show Cutting Edge of Angst. To add a layer of intellectual silk to the evening, the legendary Bengali poet Ranajit Das is making a rare appearance to do the honors. Das, who actually titled the show, tells the diarist he's drawn to the artist's "unwavering commitment to personal intuition". It's a match made in existential heaven—or perhaps a very chic, metallic purgatory. While others chase fleeting trends, this duo is leaning into the "glory of modern doom" with a fierce, uncompromising originality. If you're looking for shallow chatter, stay home; this is strictly for those who prefer their art with a strong, cerebral bite.

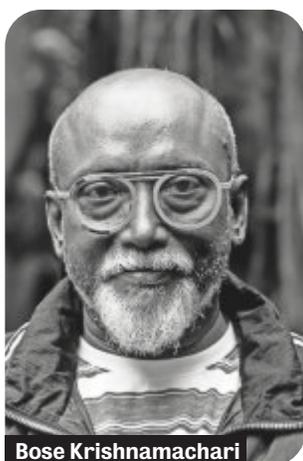


Ranjit Das



Tridib Bera

@iimcom USA allows India to buy Russian oil. Iran allows India to pass through Strait of Hormuz. If war is a disease, India is using Allowpathy to become immune to it.



Bose Krishnamachari

Brush with power

ARTIST and Kochi-Muziris Biennale co-founder Bose Krishnamachari, recently named Cultural Curator for the City of Kochi, tells this diarist the idea did not arrive with fanfare but with conversation. During early travels, he recalls spending time with members of the business community who could command global markets yet remained somewhat removed from the rituals of the cultural circuit. "I spent time with people who are extremely successful in their fields, but they were not always familiar with the cultural world, art fairs, or biennales," Krishnamachari says. "I often emphasised that culture, art, and design must also be understood from a territorial perspective because cities carry identity, memory, and cultural meaning."

Versions of those conversations, he believes, slowly travelled. Retold in the right rooms and repeated to the right ears, they appear to have gathered their own momentum, eventually leading to Kochi's newest cultural appointment.

Feast and thank you

EID at Pravina and Jamal Mecklai's home has, over three decades, grown into one of those warm, unfussy gatherings friends look forward to each year. The tradition began when Jamal's parents, who once hosted a small family Eid, could no longer manage it. Pravina and Jamal took over, widened the table and circle, and the celebration now draws more than 50 guests. This year's gathering is on March 21 and, if past editions are anything to go by, the evening promises the usual mix of friends, family and formidable food.

The roll call typically includes Madhu and Bittu Sahgal, Paul Abraham and Pavitra Rajaram, Bachhi Karkaria and Darius, Mehmood Elvis Curmally, Alex Sanchez and Malaika Watsa with family. As Pravina says, "It's wonderful to mix our two cultures and food traditions, a blend of Mughlai food and Sindhi curry, celebrating with family and friends."



Pravina and Jamal Mecklai

LIFE AT LARGE

Phani Tetali



"When there is no pollution, you get lucky with a lovely view of the city skyline from this balcony!"

Mettle and muse

THIS evening in the city was all about "heavy metal" glamour. Mansi Saxena, the evening's creative force, spent a staggering 10,000 kilometres traversing the subcontinent to translate five millennia of heritage into five sleek, sculptural handbags. From the bronze-age aesthetic of Mohenjo-daro to the modern arm, the vibe was strictly about elevating ancient ritual objects into contemporary "it-bags." And this is how we came to meet Maya, Shyla, Mehr, Mira, and Anya—handbags that, let's be honest, are likely to have more exciting social calendars than most of us. Snapped admiring the metallic curves were Anaita Shroff Adajania, Gayatri Rangchari Shah, and the Gaekwar sisters, Priya and Anjali, all nodding along to a presentation that proved old-world craft is the new luxury currency.



(Left to right) Sana, Priya Gaekwar, Nayntara Thacker, Mansi Saxena, Alexandra von Canisius, Anjali Gaekwar

Tailpiece

THIS SoBo worthy has been having an absolute rollercoaster lately — smashing it in some, facing setbacks in others — generally lurching from triumph to drama. So naturally, nobody begrudged him a little escape to recharge. Except, of course, that's not remotely how it turned out.

An uninvited someone turned up at the resort, and let's just say the atmosphere went from serene to scorching in no time. Voices were raised, tempers flared, and the shouting echoed through the hills well into the evening. Hardly the wellness break he had in mind.

After unleashing her fury, the aggrieved lady swept off on her own mini-break, leaving him looking utterly miserable and beside himself. In the end, the family had to step in to get the mess smoothed over enough for everyone to make it home in one piece. Insiders, however, warn that we shouldn't hold our breath for any cosy joint appearances anytime soon.

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'TMC and MHADA officials have connived to cheat us'

TMC claims three Vartak Nagar buildings housed only civic staff, leaving 127 residents without their rightful homes

I N Ganesh
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Ten years after their buildings were demolished and redeveloped in Thane's Vartak Nagar by Thane Municipal Corporation (TMC), 127 families who are yet to get their homes say civic officials, in connivance with MHADA officials, withheld and distorted facts to deprive them of their rightful homes. Neither civic officials nor the then corporator are now able to say what the status of these families is, as they continue to run from pillar to post for their homes. On February 26, the state housing department sought a report from MHADA regarding allegations against its officials who are said to have played a role in the conspiracy to cheat the house owners of buildings number 54 and 55 in Vartak Nagar, Thane.

In the 1970s, multi-storeyed residential buildings were constructed in Vartak Nagar by the erstwhile Bombay Housing Board under the Subsidised Industrial Housing Scheme (SIHS). The then Thane civic body sought homes from the housing board for people affected by road construction in the city. The housing board allotted three buildings — 54, 55 and 56 — to the civic body. Besides housing the project-affected persons (PAPs), the civic body also housed its employees in the buildings.

Of the 240 homes in the three buildings, the civic body allocated 67 houses in building number 56 to its



Temporary accommodation provided for TMC's Vartak Nagar redevelopment project is in a deplorable condition

workers and the remaining 13 to PAPs. In buildings 54 and 55, 127 homes were allotted to PAPs and 33 to civic workers. The housing board later evolved into MHADA, which became the landowner and owner of the buildings as well. In 2006-07,

building number 56 was demolished due to its dilapidated condition. The occupants of this building who were not civic employees were given temporary accommodation. Till 2006, MHADA records showed the three buildings as being occupied by PAPs.

With the objective of redeveloping the buildings, TMC leased the land from MHADA in 2007 and also purchased the buildings from the housing body. In the lease deed, TMC mentioned only civic employees as occupants of the buildings,

while in the sale deed for the buildings it mentioned PAPs. MHADA issued the first NOC to TMC for redevelopment in 2010 under BSUP. This NOC stated that the three buildings were occupied only by civic employees and that rehabilitating the occupants would be the sole responsibility of TMC.

TMC later dropped the plan to pursue redevelopment under BSUP and instead proposed to redevelop the buildings by roping in a private developer under the public-private partnership (PPP) model. In 2014, MHADA issued a fresh NOC stating that redeveloped homes could be used only for housing civic employees. As a result, occupants who had been residing in the homes for several decades were rendered homeless on paper.

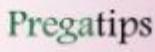
"None of the documents were revealed to the occupants of these buildings. By claiming that only civic employees were residing in these buildings, TMC was not required to take the consent of occupants for redevelopment," said Sudhir Parab, a second-generation resident of building number 54.

TMC also did not fully adhere to the terms and conditions of the NOC from MHADA. The 2014 NOC required TMC to construct rehabilitation tenements with a carpet area of 54 square metres, approximately 581 square feet. "TMC applied to MHADA to reduce the carpet area and MHADA subsequently issued a corrigendum reducing it to 27.88 square metres, which is 300 square feet. It is bad in law to change the NOC through a corrigendum. A substantial change in carpet area required TMC to seek a fresh NOC," said Santosh Nikam.

In fact, of the 63 MHADA buildings redeveloped in Vartak Nagar, occupants of 60 buildings received new homes measuring 54 square metres. Only occupants of the three buildings redeveloped by TMC received smaller homes.

Though the redevelopment work is complete and TMC has handed over homes to rehabilitated families, it has done so with a rider. "Owing to the condition laid by MHADA in the NOC, the new homes with reduced carpet size cannot be sold or given on lease or rent. Earlier, prior to redevelopment, we could sell or rent our homes," said Parab.

Former Congress corporator Vikrant Chavan said the claimants seeking homes of larger carpet area from these three buildings were bogus. However, he could not explain the status of occupants who were not civic employees at the time of redevelopment. Chavan had earlier written to TMC asking it to expedite the project and ignore the claims of the residents. Additional municipal commissioner Prashant Rode did not respond to questions emailed to him.

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Price surge fears spark buying rush of edible oil

Customers stock up amid fears of shortages after prices rise up to Rs 40 per litre



Customers through a supermarket to stock up on edible oil

Manish Jha
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Following the recent gas shortage in Mumbai amid the Iran-Israel-US conflict, fears of a similar disruption in edible oil supply have triggered panic buying in parts of the city.

Reports of rising prices led to large crowds at several grocery stores and

supermarkets, with many customers stocking up on cooking oil.

A supermarket in Thakur Village, Kandivali (East), witnessed a surge in customers purchasing edible oil. Several women, including resident Anju Jha, were seen buying multiple bottles. "We came here to buy oil after hearing the news about the price hike," Jha said, adding that many residents feared prices might rise further.

Store manager Rakesh Dhuria said most customers appeared to be reacting to news of price increases. "It's clear that many people are coming after hearing about the price hike. Because of the rising prices and the fear of further increases, customers are buying more oil than they normally would," he said.

According to Dhuria, several shoppers purchased multiple litres at once, resulting in a sudden spike in demand. "Many customers are also hoarding oil because they fear shortages or further price hikes," he added.

Customers and retailers said edible oil prices have risen significantly over the past few weeks. Earlier, several brands were selling at around Rs 140-Rs 145 per litre. Now, depending on the brand, prices have increased to

Rs 167-Rs 187 per litre.

Online platforms are also reflecting the rise, with prices hovering around Rs 167-Rs 170 per litre.

The impact is also being felt by businesses that rely heavily on cooking oil. A restaurant owner in the Evershine area of Malad said that a 15-litre tin of edible oil, which earlier cost around Rs 1,900-Rs 2,050, now sells for Rs 2,480-Rs 2,740. In the retail market, the same tin is being sold for as much as Rs 3,254.

Retailers say rumours about shortages are driving customers to purchase more than they need.

Shivkumar Gupta, who runs a grocery store in the Poisar area of Kandivali, said there is currently no shortage of oil in the market. However, he noted that the supply has slightly reduced compared to earlier.

"At present, the prices of sweet oil and palm oil have increased by about Rs 10-Rs 15," Gupta said.

Other grocery store owners echoed similar concerns, stating that rumours of shortages have prompted people to stockpile oil. While the commodity remains available in the market for now, traders warn that continued panic buying could push prices even higher in the coming days.



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Police canteens fire up again

After struggling for the past three days due to LPG shortage, Mumbai Police personnel finally got relief on Monday after gas cylinder supply to two major police canteens.

The two stations where it was restored were the Police Commissioner's Office and Azad Maidan.

According to police, the supply was restored after senior officials issued an emergency letter to the gas

agency supplying cylinders to the police personnel.

Police said that the sudden disruption in LPG supply had severely affected cooking at both the canteens, which serve meals to a large number of personnel every day.

With the supply now restored, the canteens have resumed regular lunch and dinner services, along with morning and evening snacks.

Anish Patil

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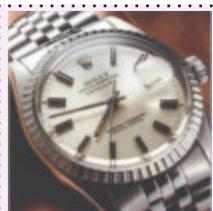
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Konkan tourism running out of gas

Hotels, eateries switch to stoves, induction as LPG remains scarce across Ratnagiri, Malvan and nearby coastal towns



Several restaurants across the Konkan belt have switched to wood stoves to keep their kitchen running

I Apoorva Agashe
apoorva.agashe@timesofindia.com

As LPG cylinders remain unavailable for both commercial and domestic use in parts of the Konkan region, the tourism sector has begun to feel the impact. Several hotels, restaurants and small eateries have either temporarily shut operations or reduced their menus due to the ongoing gas crisis. Vendors warn that if the shortage persists, it could affect tourist inflow in the coastal belt. Hospitality stakeholders across Ratnagiri recently held a meeting with government authorities to raise concerns over the continuing LPG shortage. Owners of hotels, restaurants and small eateries said survival was becoming difficult and demanded urgent intervention to restore regular supply.

Ratnagiri: Households, eateries switch to alternatives

The shortage has affected households as well, forcing many residents to explore alternatives to LPG for cooking. "I purchased an induction stove because gas cylinders are unavailable. I booked a cylinder on March 10 and am still waiting for delivery," said Sarita Sawant, a homemaker from Ratnagiri.

Pranita Agarkar, a resident of Ganpatipule who runs a small tiffin service from home, said she might soon have to shift to a traditional wood stove. "My current cylinder will last another three days. After that, I may have to switch to a wood stove. I have already stopped preparing items that require deep frying," she said.

Small eateries operating from modest premises have been hit particularly hard by the crisis, with many shutting temporarily or drastically reducing their menus.

"For the past five days, I have had to shut my shop because my gas cylinder is empty. I do not know when the next cylinder will arrive. At the moment, I am providing tiffins from home just to sustain myself," said Manjusha Parab, who runs a small eatery in Ratnagiri.

Several eateries have removed popular local dishes such as amboli and chicken vade from their menus because they require significant cooking fuel. "I have shifted to a wood-fired stove to keep the business

running. Dishes such as amboli and batata vada are currently unavailable even though they are an integral part of our cuisine. Tourists often come here asking for these local dishes," said Dhananjay Kanitkar, owner of Swarajya eatery.

With the tourist season approaching, several resorts and restaurants have begun modifying menus and experimenting with alternative cooking methods to remain operational.

Some establishments have started promoting meals prepared on traditional wood-fired stoves to attract visitors seeking an authentic Konkan experience.

"To sustain ourselves, we have begun informing tourists that food cooked on a traditional wood stove is available here. It has become a way of attracting visitors despite the gas shortage," said Mangesh More, owner of Sagar Sawli resort.

Deepak Vichare, owner of Dariya Sea View, said his establishment has partly shifted to induction cooking and cut several items from the menu to conserve fuel.

Malvan, Kudal: Domestic supply continues, but businesses struggle

The situation appears relatively stable in parts of Sindhudurg district, including Malvan and Kudal, at least for domestic consumers. Ramchandra Chavan, a resident of Malvan, said long queues outside gas agencies have become a common sight. Earlier, households were allowed to book a refill cylinder 21 days after the previous booking.

"After the shortage began, the waiting period has been increased from 21 to 30 days. However, domestic supply is continuing, though with delays," he said.

Commercial establishments in Malvan, Kudal and nearby tourist hubs, however, continue to bear the brunt of the shortage. These areas attract large numbers of visitors for their beaches, greenery and authentic Konkan cuisine.

"We are still allowing guests to stay at the hotel, but are advising them to eat at nearby eateries that specialise in food cooked on wood-fire or earthen stoves," said Santosh Chaudhary, an employee at Baywatch Hotel in Vengurla. Hospitality stakeholders warn that unless LPG supply stabilises soon, the shortage could disrupt both businesses and the tourist experience across the Konkan coast.

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DAY OR NIGHT, NO RESPITE IN SIGHT

CONTINUED FROM PAGE 1

The research was led by Kshitij Kacker of the Department of Architecture and Planning at Indian Institute of Technology, Roorkee, along with Abhinav Utpal, Shiwam Singh, Piyush Srivastava and Mahua Mukherjee from the institute's Centre of Excellence in Disaster Mitigation and Management, and R Rakesh of Tarutium Global Consulting, Chennai.

Using high-resolution modelling and satellite-derived temperature data, the researchers mapped heat stress across wards within the jurisdiction of the BMC.

The study used the Urban Thermal Climate Index and numerical weather prediction models to evaluate heat-stress distribution, identifying neighbourhoods where residents face higher thermal risk.

"Urban heat islands pose a significant challenge to densely populated cities, intensifying heat stress and affecting public health, energy consumption and urban sustainability," the paper notes.

Researchers argue that heat-warning systems must incorporate exposure and vulnerability indicators, not just temperature thresholds. Traditional heatwave alerts, they say, are inadequate for coastal megacities like Mumbai.

"The framework helps assess heat-stress risk distribution at the ward level so policymakers can prioritise mitigation strategies

where the risk is highest," the study states.

Hotter nights

A second study warned that Mumbai is increasingly experiencing night-time heat retention linked to dense construction and declining vegetation.

The paper, 'Urban Heat in Mumbai: From Scenario Analysis to the Mitigation of Nighttime Thermal Footprint', published in the Journal of Urban Management in March, examined the city's Urban Heat Island effect with a focus on heat retained after sunset.

The research was conducted by Harekrishna Manna of the Central University of Karnataka, along with Malay Kumar Pramanik of the Asian Institute of Technology, Thailand, and co-authors Rizwan Ahamed and Sanjit Sarkar.

Using satellite-derived land-surface temperature data, the study found that heat-island zones and surface temperatures in Mumbai have intensified over the past decades.

Researchers noted that buildings, asphalt roads and concrete surfaces absorb heat during the day and release it slowly after sunset, raising night-time temperatures.

Urban climate experts warn that such hot nights reduce the body's ability to recover from daytime heat, increasing the risk of dehydration, heat exhaustion and

cardiovascular stress.

Mahesh Palawat, vice-president for meteorology and climate change at Skymet Weather, said rapid urbanisation is worsening the phenomenon.

According to Palawat, buildings, roads and infrastructure absorb heat during the day and release it after sunset. Clear skies allow this heat to escape, but cloud cover traps it in the lower atmosphere, creating a greenhouse-like effect that keeps night-time temperatures high.

He added that vertical construction, shrinking green cover, groundwater depletion and extensive concretisation are intensifying the trend. Expanding urban greenery, he said, is essential to reduce heat-island effects and improve climate resilience.

KEY FACTORS

- Dense high-rise construction trapping heat
- Shrinking tree cover and open spaces
- Heat-absorbing surfaces such as asphalt and concrete
- Reduced natural ventilation corridors due to urban development

These conditions intensify the urban heat-island effect, where cities become significantly warmer than surrounding areas, particularly at night.

GURUJEET SINGH DEVGUN



VN Desai was one of the hospitals charging extra for scans

3 BMC hospitals drop extra CT scan charges

Human Rights Commission's intervention ends separate billing for contrast injections under PPP-run diagnostic services

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Alleged additional charges for contrast-enhanced CT scans at three Brihanmumbai Municipal Corporation (BMC) hospitals have reportedly been discontinued after nearly two and a half years following intervention by the Human Rights Commission.

The issue was reported at Bharat Ratna Dr Babasaheb Ambedkar Hospital in Kandivali, VN Desai Hospital in Santacruz, and Cooper Hospital in Juhu, where CT scan services are operated by private diagnostic providers under Public-Private Partnership (PPP) arrangements.

While the base CT scan charges remained Rs 1,200 as per the municipal hospital rate structure, patients undergoing contrast-enhanced scans were allegedly charged an additional Rs 1,848 under "CT contrast injector charges", taking the total cost to Rs 3,048.

Advocate Tushar Bhosale raised the issue before the rights commission, alleging that patients visiting municipal hospitals for subsidised healthcare were being asked to pay additional procedural charges for contrast administration after diagnostic services were outsourced under the PPP model.

Following the complaint, the commission issued notices to the hospitals seeking clarification.

In its reply, VN Desai Hospital told the commission that contrast material for CT scans is now being provided directly by the hospital, leading to the discontinuation of separate injector charges. Similar responses were reportedly submitted by Cooper Hospital and Bharat Ratna Dr Babasaheb Ambedkar Hospital stating that the issue had been addressed after the notice.

A diagnostic bill issued earlier at VN Desai Hospital shows how the billing structure had functioned

While the base CT scan price remained Rs 1,200, patients undergoing contrast-enhanced scans were allegedly charged an additional Rs 1,848

before the change. The bill, generated by Krsnaa Diagnostics Ltd — the private operator managing CT scan services at the hospital under a PPP contract — listed CT Abdomen Pelvis Contrast Study — Rs 1,200 and CT Contrast Injector Charges — Rs 1,848, taking the total billed amount to Rs 3,048.

The bill shows that while the CT scan itself accounted for less than 40 per cent of the total amount charged, the contrast injector component constituted more than 60 per cent of the final bill.

Medical imaging specialists note that contrast-enhanced CT scans require the injection of contrast dye to improve visibility of organs and blood vessels during imaging. Earlier, BMC hospitals themselves supplied the contrast dye, meaning the cost was included within the regulated CT scan rate.

CT scans in municipal hospitals are typically priced between Rs 1,000 and Rs 2,000, significantly lower than rates in private hospitals. However, health policy observers say additional procedural charges introduced by private operators can increase the final bill for patients.

"Patients visiting municipal hospitals often do so because of the expectation of low-cost treatment. When procedures advertised at regulated rates result in higher final bills due to additional components, it can create financial strain," said Dr Prakash Ghag, general physician.

Attempts to contact VN Desai Hospital Medical Superintendent Dr Mayura Nagale for comment were unsuccessful.



A woman covers up at Bandra Bandstand on Monday

Over 50 SIM agents under scanner in cyber fraud probe

DoT flags hundreds of mobile numbers linked to scams operating abroad; verification drives begin across five cyber police stations

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More than 50 point-of-sale (PoS) agents of mobile companies in Mumbai have come under the scanner after SIM cards issued through them were allegedly found active in cyber fraud operations, with several numbers traced to international scam networks operating outside India.

The Department of Telecommunications (DoT) recently identified multiple Indian mobile numbers linked to cybercrime activity. Many of these numbers were found operating on international roaming in Southeast Asian countries known for cyber scam syndicates. The numbers have since been temporarily suspended.

Following the alert, the DoT shared details of the SIM cards and the PoS agents who issued them with the Mumbai Police. Authorities subsequently compiled a list of mobile numbers that appeared in more than one cybercrime complaint. The list includes 54 PoS agents from Mumbai whose SIM activations are now being verified. Senior officials said cyber Deputy Commissioners of Police have been designated as nodal officers to coordinate the probe. Details of the suspicious numbers and the agents



Mirror's report on March 15

linked to them have been distributed among the city's five cyber police stations according to their jurisdiction.

Police teams have begun verification drives to examine SIM activation records, customer application forms and related documentation maintained by the agents. Officials said strict action will be taken if any PoS vendor is found to have knowingly supplied SIM cards used in cyber fraud.

The scrutiny follows the recent arrest of two men in connection with a SIM card racket linked to international cybercrime networks. The Central Cyber Police arrested Mohammed Sultan Mohammed Hanif Ansari, a PoS SIM vendor from Mumbra, and Zeeshan Nisar Kamle from Nagpada after investigators found that more than 100 SIM cards allegedly activated by Ansari had been supplied to Kamle.

Investigators believe several of these SIM cards later surfaced in cyber fraud cases and were found operating on international roaming in Southeast Asian countries. Police suspect such numbers are often used by overseas scam syndicates to create messaging accounts on platforms such as WhatsApp and Telegram to contact potential victims in India.

Officials said the ongoing verification exercise will determine whether the suspicious SIM activations were part of organised rackets or the result of negligence in the customer verification process.

In a separate case, police recently arrested four accused from Tripura for allegedly supplying SIM cards and OTP access to Chinese and other foreign cyber fraudsters involved in online scams targeting Indian victims.

Investigators said one of the accused, who worked as a SIM card agent, allegedly supplied more than 30 SIM cards that were used to create WhatsApp and Telegram accounts for fraudulent operations. Another accused allegedly helped create and manage a WhatsApp group used to coordinate the sharing of OTPs with overseas scammers.

Police seized mobile phones, SIM cards, laptops and debit cards during the operation. Further investigation into both cases is underway.

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MOVIES

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Ruling combine got bigger pie of BMC funds in poll year, shows RTI

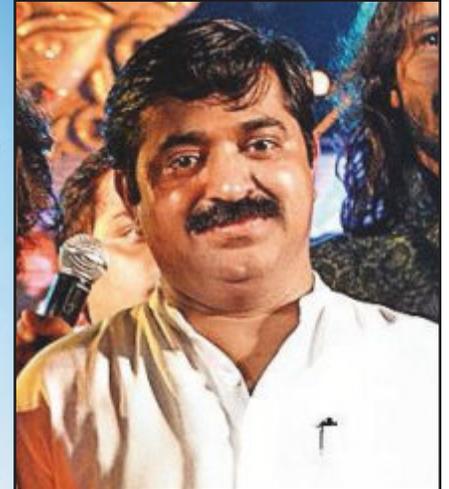
Opposition legislators largely left out as civic body allocated Rs 478.81 crore to MLAs and MPs; BJP MLA Ram Kadam gets highest share at Rs 22.5 crore, raising questions over fairness in use of taxpayer money and fund allocation

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In a revelation that underscores political divide in Mumbai's civic spending, certain Right to Information (RTI) documents expose a massive disparity in the distribution of municipal funds.

In the election year, the fund for MLAs and MPs rose by 26 per cent in the civic election year. While every MP and MLA from the ruling combine secured development grants ranging between Rs 12 crore and Rs 17 crore, the taps ran dry for the Opposition. BJP MLA Ram Kadam secured the highest fund of Rs 22.5 crore. In the year 2025-26, the BMC provided Rs 478.81 crore to MLAs and MPs, almost all of which went to ruling party MLAs. Out of the city's legislators, only two Opposition MLAs managed to secure funds, leaving 13 other MLAs and 4 MPs completely empty-handed. This lopsided allocation occurred while the BMC remained under an administrator's rule, bypassing the usual scrutiny of elected corporators.

Dilip Lande of Chandivali received Rs 15 crore, while all other ruling party MLAs got Rs 17.5 crore. MLC Rajhans Singh, Nitin Gadkari, and Chitra Wagh received Rs 17.5 crore. Shiv Sena MP Ravindra Vaykar and Rajya Sabha member Milind Deora received Rs 12.5 crore. Union Minister Piyush Goyal received Rs 17.35 crore. There are 36 MLAs and six MPs in



BJP MLA Ram Kadam secured the highest fund of Rs 22.5 crore

Mumbai. The Opposition has four MPs and 15 MLAs in the city. Only two Opposition leaders, got funds -- Amin Patel, Congress MLA from Mumbadevi received Rs 4.96 crore, while Shivaji Nagar MLA Abu Azmi of SP received Rs 5 crore.

After the corporators' term ended in March 2022, the BMC decided to provide funds to the MLAs and MPs

for ward-level work, with the recommendation of the guardian minister. In the previous financial year, the BMC allotted Rs 388.32 crore, which was also allotted largely to the ruling party MLAs. Abu Azmi and Amin Patel received funds in that year as well.

A BMC official claimed that when the civic election was declared, they

stopped allotting extra funds for MLAs and MPs. The official said there was a guideline published in 2022, which mentioned the fund was given until the next civic election.

"The fund was allotted as per the need and priority of the work," said Ganesh Khankar, Leader of House, BMC. However, Bala Nar, UBT Shiv Sena MLA said, "We applied for funds,

but we did not get a penny, this is injustice not just to us but also to the citizens from our constituency."

Advocate Sagar Devre characterised the lopsided fund distribution as a form of cheating the public. He pointed out that taxpayers from Opposition-held constituencies are being unfairly neglected while ruling party representatives receive significant allocations. "Since these funds are public resources rather than party assets, the administration has no right to differentiate between citizens based on their political representation," he said.

HC upholds ₹1.51 crore insurance payout to 2010 crash victim's mom

Court says MACT can rely on FIR and other public documents in accident claims, orders insurer to pay compensation and costs to the deceased engineer's mother

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The Bombay High Court has upheld a compensation of Rs 1.51 crore granted to the mother of a 32-year-old computer engineer who died in a road accident in 2010, while rejecting an appeal filed by United India Insurance Company Limited challenging the award. The Court also directed the insurance company to pay the

amount as ordered by the tribunal within four weeks and also imposed Rs 2 lakh as costs to be paid to the claimant.

The accident took place on July 17, 2010, when the victim, Mehraze, was driving his car home early in the morning. According to records, his vehicle collided with a truck on Western Express Highway. The impact of the crash was severe and the victim died on the spot. An auto-rickshaw driver who witnessed the incident lodged an FIR, alleging rash and negligent driving by the truck driver.

After the death of her son, Farida Medhora approached the Motor Accident Claims Tribunal (MACT) under Section 166 of the Motor Vehicles Act (MVA), 1988, seeking compensation. She stated that her son was working as a computer engineer earning around Rs 18 lakh annually, and she was financially dependent on him.

After examining the FIR, spot pan-

chanama, bank records and other evidence, the tribunal concluded that the accident occurred due to the negligence of the truck driver and awarded compensation of Rs 1,51,13,696 with interest at 8 per cent per year.

The insurance company challenged this decision before the High Court, arguing that negligence of the truck driver had not been properly



Mehraze, the 32-year-old victim

proved. It contended that the claimant had not examined the informant who lodged the FIR and therefore the documents such as the FIR and spot panchanama should not have been relied upon. The insurer also argued that the deceased himself may have been negligent while entering the highway. Advocate SB Ghadge contested the matter in the lower court.

However, the High Court rejected these arguments, observing that proceedings before the MACT are summary in nature and strict rules of evidence are not required to be followed. It held that documents like the FIR and spot panchanama are public documents and can be relied upon even if the informant is not examined as a witness.

Advocate K. N. Tavakkuli, appearing for the victim's family, argued that the documentary evidence clearly showed that the accident occurred due to rash and negligent driving of the truck.

The court further noted that compensation claims in motor accident cases are decided on the basis of "preponderance of probabilities", meaning the tribunal only needs to determine what is more likely to have happened, rather than applying the strict criminal standard of proof beyond reasonable doubt. The court found that the tribunal had carefully examined the circumstances of the accident and reasonably concluded that the truck driver was responsible.

Finding no error in the tribunal's decision, the court upheld the compensation awarded to the deceased's mother. "Who would ever want to lose a son like this?" Medhora said.

"For every mother, her child is the most precious part of her life. We have waited so many years for justice. Fifteen years is such a long time just to receive compensation. No mother should have to wait this long while living with the pain of losing her son," she added.

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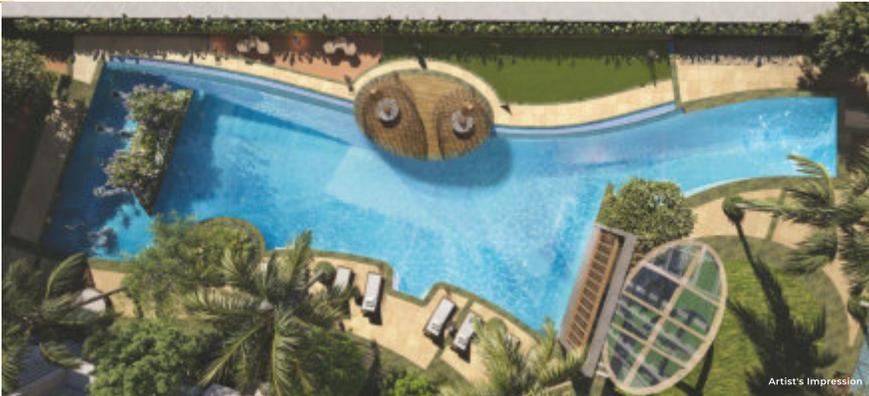
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GUDI PADWA SPECIAL

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Gudi Padwa ushers in the new year and is often seen as an auspicious time for fresh beginnings. For many, that can also mean taking the first step towards long-term financial goals, including real estate investments that promise stability and future growth.

Aman Gupta, director of a leading real estate firm, believes that festive occasions such as Gudi Padwa often prompt property buyers to revisit their purchase plans with greater seriousness. He suggests that savvy investors should keep a close watch on the micro-markets of Thane, Kalyan-Dombivli and Navi Mumbai. "These hubs are poised for a transformative shift in valuation, driven by the completion of major infrastructure projects and the ongoing expansion of the Metro network," Gupta explains.

A SEASON FOR FRESH STARTS

For aspiring homebuyers and investors, Gudi Padwa can be a timely moment to shift from passive browsing to a more structured property search. "The process of visiting sites and even making token bookings, when done with due diligence and clear intent, can help buyers act early and secure better options before prices move up," points out Anurag Goel, director of a real estate company.

If you are considering a property purchase this festive season, experts suggest beginning with the basics. For those considering a Gudi Padwa resolution, Sheeshram Yadav, managing director of a real estate firm, advises following a disciplined checklist: prioritising projects with strong connectivity and established social infrastructure, while ensuring that the development is RERA-registered. "Verify construction quality carefully, review the legal paperwork and focus on long-term appreciation in growth corridors rather than being swayed by short-term hype," he says.

WHERE PLANNING MEETS PROPERTY

Setting clear financial parameters is essential, particularly for first-time buyers. Gupta suggests a two-pronged approach: "Accurately assess your total investment capacity and secure pre-approved home loans. Having your financing in place significantly enhances your bargaining power during negotiations."

Goel adds that consistent market

Open doors to new beginnings

For many, Gudi Padwa is more than a celebration—it is a moment to reset, rethink goals and, in some cases, take the first step towards homeownership



tracking helps demystify the process. For those yet to commit, developing the habit of analysing local price trends can be invaluable. "Monitoring market movements helps buyers overcome the hesitation often associated with high-value purchases. By identifying clear data patterns, they can make more informed decisions before the most favourable conditions pass them by," he says.

FROM FESTIVE CHEER TO FUTURE GOALS

With so many options in the market, it is natural for buyers to feel uncertain about where to begin. Experts recommend aligning property choices with budget, purpose and long-term goals, while maintaining a balanced portfolio where relevant.

Gupta suggests looking at a mix of asset classes. "A diversified real estate portfolio could include residential apartments in well-connected, high-demand areas, commercial spaces near key transit corridors, and plots in emerging micro-markets with development potential," he says. He adds that buyers should keep a close eye on government regulations, RERA compliance and upcoming infrastructure projects before making any decision.

The rule of thumb, experts say, is to match the asset to the objective. Residential properties are often best suited for end use or steady long-term value creation. Commercial properties may appeal to those seeking rental income, while plots can work for buyers with a longer holding horizon and greater risk appetite. Yadav advises approaching the market with a clear strategy rather than chasing trends. "Real estate decisions should be guided by need, affordability and long-term purpose. A well-planned mix, chosen after careful evaluation, is usually more rewarding than a rushed purchase driven by festive sentiment," he says.

Ultimately, the choice of property must align with one's budget and end goal. Whether it is a primary residence for personal use, a commercial space for passive income, or a plot for future flexibility, the Mumbai market remains heavily influenced by connectivity. As the city enters a new year, the combination of infrastructure expansion and rising demand makes this an opportune moment to turn a festive tradition into a lasting legacy.

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Make room for celebration

As Gudi Padwa approaches, homes across Maharashtra begin to slip into festive mode. Well before the gudi is raised at the entrance and festive delicacies are prepared, another ritual quietly takes centre stage—getting the home ready for a new beginning. From deep cleaning and decluttering to refreshing décor and buying essentials, the days leading up to the festival often become a time of renewal in every sense.

For many families, this prep is as meaningful as the celebration itself. Rachna Mehta, a homemaker, says, "We begin

As homes slip into festive mode, families are looking beyond décor to refresh their spaces

by cleaning and organising the house, and then slowly add festive touches—flowers, rangoli and small décor updates that make the space feel special."

A TIME WHEN YOUR HOME TAKES CENTRE STAGE

Gudi Padwa is also a time when larger home decisions come into focus. Considered an aus-

picious period for new beginnings, the festival often prompts families to think beyond festive prep—be it home upgrades, renovations, or even taking the next step towards buying a new home. Whether it is imagining a more spacious kitchen, a brighter balcony, better storage or a home designed for hosting loved

ones, the season naturally sharpens attention on how one lives, and what one wants from the space they call home. For homebuyers, festivals such as Gudi Padwa can also become a natural moment to turn aspiration into action—whether that means booking a new address, planning a move, or simply reimagining the life they want at home.

THE SHOPPING CHECKLIST

Festive prep also shapes what families choose to invest in for the home. In the run-up to Gudi Padwa, many households begin ticking off essentials that make spaces feel more welcoming, functional and celebration-ready—from cleaning supplies and storage solutions to kitchenware,

FEATURES THAT SHINE DURING FESTIVE SEASON

Spacious living room: Makes hosting family and guests far more comfortable

Welcoming entryway: Perfect for festive accents, hanging the gudi, and greeting guests

Functional kitchen: Essential for festive cooking, serving and smart storage

especially, the festive checklist is increasingly moving beyond one-time purchases, with greater focus on practical upgrades that improve both the look and liveability of a space. "With our busy schedules, we rely on efficient cleaning products and tools," says Priya Gupta, a marketing professional. "I've also noticed more people choosing eco-friendly options and practical home upgrades that are useful well beyond the festive season."

Gudi Padwa has always symbolised fresh beginnings, and whether that means refreshing a beloved home or stepping into a new one, there is no better place to start than at home.

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Opinion

IN THE V

NOTES FROM THE SPORTING FIELD



Jatin Paranjape

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J&K's statement Ranji title

Besides being a great statement for the state of domestic cricket, it is also a signal to the BCCI to allocate more mind-space to the valley and create more academies**Auqib Nabi's 60 Ranji wickets this season show he is ready for bigger challenges in the Indian Premier League and Test cricket**

The Ranji Trophy is the world's biggest domestic cricket tournament. Thirty-eight teams play across several months to fight for the top spot. This year, Jammu and Kashmir scripted a fairytale win against a full-strength Karnataka side playing on their home turf in Hubballi. Auqib Nabi ripped through the Karnataka top order in the first innings to set up an incredible win for the team from the valley. There are so many interesting sub-plots to this victory, right from a down-and-out Ajay Sharma working as coach for the last five years with this squad and turning them into a winning machine, to a last-minute injury replacement who came in at 7.30 am on the first day of the match, got out early but then scored a second-innings hundred to stave off a Karnataka fightback.

This win will inspire thousands of youngsters from the valley to embrace cricket with greater seriousness. Great time for the BCCI to allocate more mind-space to the valley to create more academies. Schools in J&K have a good amount of sports infra, and this should be leveraged to create inter-school tournaments. J&K's win caps off a great statement for the rise for domestic cricket.

When Marc Andreessen said in a recent podcast, "Everything is going to get 10x bigger," I asked

myself: Will domestic cricket get 10x bigger? I am reasonably well acquainted with the modern-day cricketer. I speak for the male gender when I say that by default they think of themselves as T20 specialists.

While some may begrudge this, I do not. But refreshingly, I also notice these youngsters checking up on the Ranji scores with great interest, devoting time to get better at red ball cricket. This tells me that there is curiosity in finding out how their home team is doing in a particular match. This bodes well for Indian cricket, which has seen its best 12 months or so with five World Cups down to the Under 19s. The women's Under-19 team won virtually each match by 8 or 9 wickets – that's the distance between India and the other countries.

BCCI Awards

I had the good fortune of being at the BCCI Awards, and it lived up to its standard of being superbly organised and executed. Watching our Under-19 teams, senior teams, domestic cricket awardees across the Elite and Plate divisions, the physicality of the players jumped out at me. Across age groups, each player/team was super-fit. This comes down to one man – Virat Kohli. He set the trend among youngsters that they need to be super fit to play for India.

I pause to think as to who the next Virat Kohli will be to carry the flag of not only fitness but also Test cricket. It was Kohli's passion and insistence that Test cricket is the pinnacle of the game that needs to be carried through. Shubman Gill is India's Test captain and I hope that this insistence is carried forward even more strongly as youngsters storm into senior teams.

The IPL is just around the corner and what a league that has turned out to be over the last decade and more. I could already feel the excitement among all state association stakeholders, IPL operations staff, Governing Council members, etc. We are all keen to see how the World Cup winning players will turn out for their franchises. Winning a World Cup just before the IPL will take competition among themselves up by several notches. I will also be watching Gill closely. Being omitted from the T20 team must have hurt, and he will want to convey without any doubt that he is ready to storm back into the XI.

While there are so many other players I will be following, I take his example up specifically because when you are captain of the country in the most "important" format, and are as young as Shubman is, it must hurt to not being a part of the most "followed" format. He will want to put some of these aspects to bed by the time the IPL wraps up for the season. His hunger will be more than ever, which is good news for Ashish Nehra and the Gujarat Titans.

Jatin Paranjape (@jats72)
is a former Mumbai and India cricketer and an ex-national selector.

US is running out of tools to absorb Iran war oil shock

Ron Bousso
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The US is rapidly running out of shock absorbers to cushion the oil market from the loss of Middle Eastern crude supplies as the Iran war rages. As the US-Israeli war on Iran enters its third week, at least 15 per cent of the world's oil supplies remain effectively trapped inside the Gulf following the closure of the Strait of Hormuz.

Saudi Arabia, the world's largest oil exporter, is scrambling to divert as many as 5 million barrels a day to the Red Sea port of Yanbu. The UAE is also diverting some extra crude exports through the Fujairah oil terminal. Even so, roughly 15 million bpd of Middle Eastern supply remains shut out of global markets – a disruption without precedent in the post-Second World War era.

The shock has pushed Brent crude above \$100, while Iran's new Supreme Leader Mojtaba Khamenei has said the Strait of Hormuz will

**A tanker sits anchored in Muscat. As the war rages, at least 15% of the world's oil supplies remain effectively trapped inside the Gulf**

remain closed as Tehran seeks to exert pressure on the United States and Israel, though he has indicated that individual countries could coordinate ship movements with Iran's navy.

Washington has acknowledged that the US Navy is currently unable to forcibly reopen the waterway. While the US has offered financial guarantees to insure vessels against war-related losses to restart transit, most shippers appear unwilling to

take the risk. US President Donald Trump has also urged allies to deploy warships to secure Hormuz alongside the US, though any such operation remains weeks away.

In past crises, the world has typically looked to the spare production capacity held by the Organisation of the Petroleum Exporting Countries and allied producers, collectively known as OPEC+. But it is not much help in this situation. The Trump administration – acutely aware of

the political sensitivity of rising gasoline prices – has spent the past two weeks pulling nearly every available lever to relieve pressure on the market. Last Thursday, Washington issued a 30-day waiver allowing countries to buy sanctioned Russian crude oil and petroleum products currently at sea. The US Treasury had already issued a similar 30-day waiver specifically for India.

The volume under discussion is significant. But the headline number overstates the likely relief, even if the waiver is extended. China, India and Turkey have already been buying the bulk of Russia's oil despite Western sanctions, meaning the waiver releases far fewer incremental barrels onto the market than the total volume suggests.

Taken together, these measures underline a stark reality: Washington is running out of tools capable of offsetting the compounding impact of the Hormuz closure on the global oil market.

And when supply fails to meet

demand, not only do prices go up, but consumption drops. In the context of oil, that can hammer economic activity. Asia is most vulnerable. The region relies on the Middle East for roughly 60% of its crude imports, and the full impact of the disruption is only beginning to be felt. Tanker journeys from the Gulf to Asia typically take about a month, meaning flows will start to dwindle sharply in the coming two weeks.

Without further supply relief, governments from South Korea to Sri Lanka may be forced to begin rationing fuel, damaging already fragile economies. Countries including Japan, Vietnam and India are already moving in that direction.

With no clear sense of when Hormuz will be reopened, the pressure on the global oil supply chain is intensifying. As the US exhausts its emergency options, the upward pressure on oil prices will likely grow, putting even more political pressure on Washington.

—Reuters

Young Trump voters feel buyer's remorse

Disillusionment grows among young Americans who backed Trump as high prices, Iran conflict, unfulfilled promises prompt many to question vote



People who voted for President Donald Trump wait in line outside a Trump rally on Nov 4, 2024 in Grand Rapids, Michigan

Dan Merica, Cat Zakrzewski
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Joshua Byers was hopeful when he voted for Donald Trump in 2024. The 26-year-old document clerk believed the former and current president when he said he would lower prices and improve the lives of the working class.

More than a year into Trump's second term in the White House, however, and increasingly concerned about the war with Iran, buyer's remorse has set in.

"I feel betrayed," Byers told The Washington Post after taking part in a focus group of young voters outside Charlotte.

"I don't know why we are fighting [in Iran] if we have never been attacked," he said. "I just don't understand why."

His concerns reflect a wider sentiment among younger Trump supporters. Many said they believed Trump's campaign pitch in 2024, helping propel him back to the White House with stronger support from young voters than any Republican candidate in two decades.

But with prices still high, concerns about the war in Iran and friction over immigration policies, several now say they are questioning their decision.

A Washington Post-ABC-Ipsos poll released last month found that 70 per cent of people aged 18 to 29 disapproved of Trump's handling of the presidency, compared with 29 per cent who approved.

Young Trump supporters also appear less motivated to vote in the midterm elections. The poll found that 51 per cent of 18- to 39-year-olds who backed Trump say they are certain to vote this autumn, compared with 77 per cent of Kamala Harris voters in the same age group.

"I don't really want to vote any more," Byers said. "I'm really starting to think it just won't matter. I don't want to feel responsible for casting a vote and feeling misled."

Younger voters are also more likely to oppose the Iran war. A majority of voters aged 18 to 29 disapprove of the military campaign, compared with about 40 per cent of all adults.

A generational divide exists even within the Republican Party. The poll found that 51 per cent of Republicans and Republican-leaning

independents under 40 support military action, compared with 73 per cent of those aged 40 to 64 and 86 per cent of Republicans aged 65 and older.

John Della Volpe, director of polling at Harvard Kennedy School's Institute of Politics, said younger Americans are sceptical about the conflict.

"Gen Z grew up in the shadow of the Iraq War," he said. "They know how it ended, and they're sceptical when politicians say this time will be different."

The White House said the Iran operation aligns with Trump's campaign promises.

"President Trump campaigned proudly on his promise to deny the Iranian regime the ability to develop a nuclear weapon," White House spokesman Davis Ingle said. "The president does not make national security decisions based on opinion polls, but on the best interests of the American people."

Still, the administration is trying to maintain support among younger voters.

During a visit to Kentucky last week, Trump highlighted his economic message before a crowd that included younger supporters. YouTuber and boxer Jake Paul joined him on stage, praising the president and appearing with him in a TikTok video performing Trump's trademark "YMCA" dance.

Trump later appeared on Paul's podcast, where he described the strikes in Iran as a preemptive move aimed at destroying the country's nuclear programme.

"The economy's great," Trump said. "We take a little winding road for a little while, but we have to wipe out the evil."

Yet many young voters remain unconvinced. "We are stepping into World War III," said James Wiest, a 23-year-old arcade technician who took part in the focus group. "We just get closer and closer every year."

Lilly Burrow, a 23-year-old teacher from Charlotte who voted for Trump in both 2020 and 2024, said she initially supported the strikes but has since reconsidered.

"It does change how I feel about Trump," she said. "He said there would be no new wars, and he said petrol would be below \$3 a gallon. I am not happy with him right now."

Others say the administration is focusing on the wrong priorities.

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When money realizes that it is in good hands, it wants to stay and multiply in those hands. —Idowu Koyenikan

3 Crashes, 7 Portfolios, 1 Lesson

Across three major market crashes spanning 25 years, portfolios built on diversification consistently fell less and recovered stronger. Here's the evidence

Abhinav Kaul
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Every portfolio looks brilliant when markets are rising. A concentrated bet can double your money, while a risky stock can make you feel like a genius. But bull markets are generous teachers, and they rarely test your strategy.

However, the recent tensions in West Asia have once again made investors nervous. Oil prices are boiling, global markets are volatile, and the familiar question is back: What happens if things get worse?

This is why the real test of a portfolio isn't how it performs in calm markets, but how it holds up when uncertainty strikes. That test comes when markets fall over 20%, fear grips investors, and portfolios reveal whether they were built for returns—or for survival.

Since the turn of the millennium, the benchmark equity index, the Nifty 50, has undergone several sharp corrections triggered by global shocks, economic slowdowns, and sudden bouts of investor panic. While markets tend to recover over time, the journey is rarely smooth.

These episodes remind investors that market crashes are not rare accidents but recurring features of investing. That is when the composition of a portfolio, not its returns, becomes the only thing that matters. To test this theory, we examined three major crashes and analysed how different portfolio combinations, ranging from high-equity allocations to more debt-heavy mixes, would have performed during these turbulent periods.

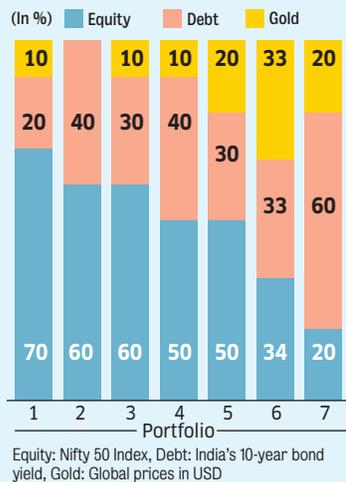
METHODOLOGY: 7 PORTFOLIOS

To examine how diversification helps portfolios during market stress, we devised seven hypothetical portfolios (Chart 1) with varying allocations to equity, debt and gold, ranging from equity-heavy (70% equity) to defensive mixes with higher debt exposure.

Equity performance was proxied by the Nifty 50 index, while debt was measured by India's 10-year bond yield, and gold allocations (global prices in USD) were incorporated in line with the specified portfolio weights. We then identified three major market crashes in this millennium.

These three crashes stand out for their severity: the dotcom crash in 2000-01, when Nifty plunged about 40% (annualised) and took nearly three years to recover; the Global Financial Crisis of 2008, the deepest fall in this millennium with a nearly 60% decline; and the Covid shock of 2020,

Close look at seven portfolios



when the index dropped about 38% in just over two months before rebounding quickly.

Returns were measured from the Nifty's previous peak to the market bottom in each crash to capture the extent of the drawdown. For example, during the dotcom bubble, Nifty fell at an annualised rate of 36.08%, from a high of 1,756 (hit on 11 February 2000) to 854.2 (hit on 21 September 2001), before staging a recovery.

To understand recovery dynamics, we analysed 1-year, 3-year, 5-year and longer-term returns from the crash bottom, allowing us to compare how different asset allocations participated in the rebound. For this we looked at the weighted averages of three different asset classes in a portfolio. For debt, average returns of India's 10-year bond yield across different time periods were checked.

This approach helped illustrate how portfolios with different mixes of equity, debt and gold behaved during extreme market declines and subsequent recoveries.

WHEN MARKETS TREMBLE

During crashes, the difference between portfolio becomes visible almost immediately. The analysis of seven diversified portfolios with varying allocations to equity, debt and gold shows how asset mix shapes both the depth of losses and the pace of recovery.

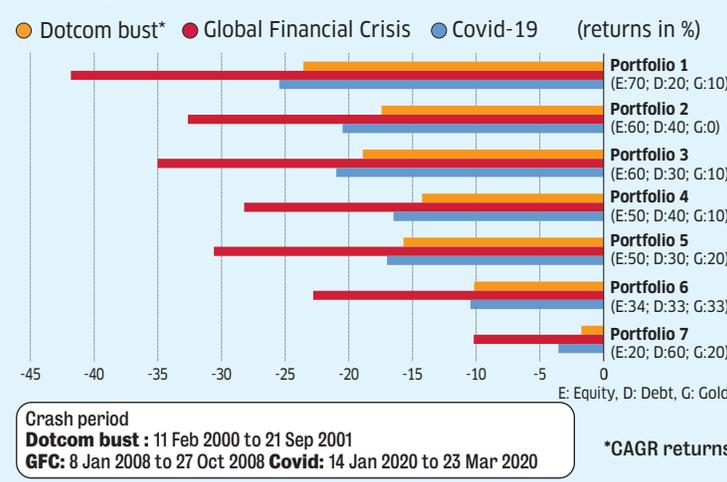
Data shows that higher equity exposure leads to deeper drawdowns during crashes (Chart 2). During the dotcom bubble, the most aggressive portfolio (70% equity) declined by 23.6%, whereas the most conservative portfolio with only 20% equity and 60% debt fell by just 1.7%.

A similar pattern appears during the 2008 global financial crisis, the worst market decline in the dataset. As Nifty plunged nearly 60%, the equity-heavy portfolio dropped 41.8%, while the conservative portfolio limited losses to 10.2%. During the Covid-19 crash, the pattern repeated: aggressive portfolios lost roughly 25%, while conservative ones fell only 3.5%. In other words, diversification does not eliminate losses during market turmoil. It changes the severity of losses.

WHEN MARKETS RECOVER

While market crashes test how much a portfolio can fall, the recovery that fol-

When markets crashed, how deep did each portfolio fall?



lows reveals how quickly different portfolios bounce back.

The data across the dotcom crash, the Global Financial Crisis (GFC) and the Covid crash shows a clear pattern. Portfolios with higher equity exposure tend to recover faster and deliver stronger gains in the first year after the market bottom. In both the GFC and Covid recoveries, the most equity-heavy portfolio (Portfolio 1 with 70% equity) delivered the strongest rebound, yielding nearly 70% in the year after the 2008 crash and about 68% after the Covid crash.

As portfolios become more conservative, with higher allocations to debt, the pace of recovery slows. The most defensive mix (Portfolio 7 with 20% equity and 60% debt) generated only 30% after the GFC bottom and about 25% after Covid in the first year. This reflects the fundamental trade-off in asset allocation: defensive portfolios protect better during crashes but participate less in the sharp rebounds that often follow.

Over a three-year recovery period, the differences across portfolios narrow, but the trend remains intact. Equity-heavy portfolios continue to lead in returns, though the gap between aggressive and conservative portfolios narrows. For instance, after the dotcom crash, Portfolio 1 delivered about 21% annual returns over three years, while the most defensive portfolio generated around 12%.

Another interesting pattern emerges in the GFC recovery. Some heavily diversified portfolios (Portfolios 5 and 6) with a mix of equity, debt and gold performed nearly as well as equity-heavy portfolios over three years, suggesting that balanced diversification can still capture much of the recovery without taking the full volatility of equity markets.

WHEN RECOVERY TAKES HOLD

The longer-term recovery after market crashes reveals a pattern distinct from the immediate rebound seen in the first year. While aggressive portfolios tend to surge quickly after a crash, the five-year and longer recovery periods show a more balanced performance across portfolios with different asset allocations.

The five-year returns after the three major crashes still favour portfo-

lios with higher equity exposure. The most equity-heavy portfolio (Portfolio 1 with 70% equity) generated the strongest five-year returns in all three recoveries, delivering about 26% after the dotcom crash, 16.5% after the GFC, and over 20% after the Covid crash. However, the performance gap between aggressive and diversified portfolios narrows over time. Portfolios with a more balanced mix of equity, debt and gold such as Portfolio 3 and Portfolio 5 deliver returns that are relatively close to the equity-heavy portfolio but with lower volatility during crashes (Chart 2).

By contrast, highly defensive portfolios with large allocations to debt continue to lag in long-term recovery phases. Portfolio 7, with just 20% equity exposure, produced the weakest returns across all three cycles.

The same trend broadly holds when looking at returns to date (9 March 2026) from the market bottoms. Portfolios with higher equity exposure still lead, especially in the recovery from the Covid crash. However, the differences between portfolios become smaller over time.

A SMART STRATEGY

The analysis across three major market crashes since the beginning of the century, dotcom (2000-01), the Global Financial Crisis (2008) and the Covid shock (2020), highlights a consistent trade-off between risk and returns. Portfolios with higher equity exposure fall more sharply during crashes but recover faster and generate stronger long-term returns.

The most aggressive portfolio, which has 70% equity (Portfolio 1), suffered the deepest drawdowns but also delivered the strongest rebounds over one, three and five years after market bottoms.

At the other end, the most defensive portfolio, with 20% equity and 60% debt (Portfolio 7), cushioned losses significantly during crashes but lagged in recovery phases and in long-term returns. The data suggests that balanced portfolios offer a compelling middle ground. Portfolios with around 50-60% equity, along with allocations to debt and gold (Portfolios 3, 4 and 5), delivered competitive long-term returns while experiencing smaller drawdowns during crashes.

Data shows that Portfolio 7 suits

conservative investors, Portfolios 3-5 might be suited for moderate risk takers, and Portfolios 1 or 2 are better suited for aggressive investors willing to tolerate volatility for higher long-term growth. Further, gold plays a noticeable stabilising role in diversified portfolios during market stress. The crash test shows that portfolios with an allocation to gold generally fell less than pure equity-heavy portfolios when markets dropped sharply. For instance, portfolios with meaningful gold exposure such as Portfolio 5 (20% gold) and Portfolio 6 (33% gold) experienced smaller drawdowns than the most equity-heavy mix during the dotcom crash, the Global Financial Crisis and the Covid-19 shock. Gold's role becomes most visible during extreme volatility, where it helps cushion losses alongside debt.

TAKEAWAY FOR INVESTORS MARKET CRASHES ARE INEVITABLE, PORTFOLIO DAMAGE IS NOT

Markets are once again facing a period of uncertainty. The escalating tensions in West Asia have pushed oil prices higher and rattled investor sentiment globally. For India, a prolonged conflict could have deeper consequences, including higher energy costs, inflationary pressure, and renewed volatility in equities. As Deepak Chhabria, CEO of Axiom Financial Services, cautions, "If this conflict continues for long, then the earnings will suffer, and the market will have to be re-rated again. If earnings come down, some price correction will be there."

Yet history suggests that reacting emotionally to short-term shocks rarely works. The key lesson for investors is not to predict the crisis but to prepare for it.

Chhabria argues that there is no single allocation that suits everyone, but diversification remains essential. "Definitely an allocation to all asset classes—debt, equity and gold—is required at this time," he says.

Even in the current volatile environment, advisers say investors are showing greater maturity than in past crises. Ravi Kumar TV, Director at Gaining Ground Investment Services, notes that many investors have become accustomed to market drawdowns and are less likely to panic.

For portfolio construction, Kumar believes the traditional multi-asset approach remains relevant. "The multi-asset framework will still continue to work; something like 60% equity, 30-40% debt and about 10% gold can work for moderate investors."

Advisers also emphasise staying disciplined during corrections. Chhabria says investors should resist the temptation to react impulsively and instead focus on long-term allocation. "Investors can stay put with asset allocation, do staggered investments and take advantage of corrections," he says, while also warning that oil prices remain "the joker in the pack". Market crashes are inevitable, but portfolio damage is not. The data from three major crises shows that diversification across equity, debt, and gold does not eliminate losses, but it dramatically reduces the severity of drawdowns.



Cardio tip: Grip strength is a strong independent predictor of cardiovascular and overall mortality risk, an epidemiological analysis in the *European Heart Journal* shows



Diet tip: Regular consumption of nuts such as almonds improves cholesterol profiles and cardiometabolic markers, reports *Nutrition Research*



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 am a 44-year-old man. Is it true that certain yoga poses or "asanas" can help increase blood flow to the pelvic region and improve my performance in bed?

Absolutely! Yoga isn't just about flexibility; it's fantastic for your vascular health. Certain asanas, like the Baddha Konasana or Setu Bandhasana, specifically target the pelvic region, increasing blood flow and strengthening the pelvic floor muscles. Improved circulation is vital for better performance and maintaining stamina. Plus, the focus on deep breathing helps manage performance anxiety by calming your nervous system. It's a win-win for your body and for your bedroom!

2 I am a 68-year-old woman. My grandchildren are always in the house, so my partner and I have no privacy. Does a "quickie" in the bathroom actually count as healthy sexual activity for seniors?

Of course it counts! In a busy household, a quickie is a brilliant way to maintain intimacy and keep that romantic spark alive. In fact, the spontaneous rush of a quick session can release a lovely dose of oxytocin and dopamine, which is great for your mood and heart health at any age. Don't feel guilty about stealing those moments; intimacy is a very important part of your well-being.

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The Superfood trap



Celebrity nutritionist Dr Suman Agarwal explains why chasing every trending superfood may not improve health. Indigenous foods are powerful, but the ones that support the body best are usually those that share our climate and ecosystem

Every few months, a new "superfood" enters the wellness conversation. A traditional ingredient suddenly trends on social media, nutrition influencers celebrate it, and soon it appears in kitchens far removed from its native soil. One recent example is mahua, a forest flower long consumed in parts of central India. Mahua is undeniably nutritious. Rich in natural sugars, antioxidants, and micronutrients, it has sustained communities in Madhya Pradesh and Chhattisgarh for generations. Yet, when an indigenous ingredient travels far beyond its ecosystem to become a national trend, its role changes. The environmental conditions that once made it vital may not exist elsewhere.

As a nutritionist, this leads to a simple principle: before chasing distant trends, look first at the foods that have sustained your local community for centuries.

Geography shapes needs

Traditional diets developed within specific landscapes. Geography, soil, and rainfall shape the crops of a region, and over generations, communities built diets around these ingredients to help the body adapt to local pressures.

Cooling foods dominate humid regions, while energy-dense foods sustain labor-intensive landscapes. For instance, Kashmiri kesar (saffron) fits the cold Himalayan climate perfectly due to its warming properties. Similarly, sesame seeds are a winter staple in northern India because their oils generate internal heat. Coastal regions, meanwhile, rely on foods that support hydration. Coconut is the perfect example; rich in healthy fats and electrolytes, it replenishes minerals lost through perspiration in humid environments. Even grains follow this ecological logic: ragi thrives in the high-rainfall belts of Karnataka, while jowar and bajra sustain the semi-arid landscapes of Maharashtra and Rajasthan. These patterns are the result of centuries of agricultural and nutritional adaptation.

A forest superfood

Mahua belongs to the dry deciduous forests of central India. It is a food designed by nature to support endurance in arid conditions where physical labour is intense.

For urban populations in humid coastal cities like Mumbai, the body faces different stresses: high humidity, pollution, and sedentary patterns. While mahua remains an



Dr Suman Agarwal

interesting culinary curiosity, it does not necessarily need to be a daily staple for those living far from the dry forests where it evolved.

The Mumbai survival kit

If we look closer to home, the Konkan belt offers its own nutritional allies. Kokum is perhaps the most iconic. This deep purple fruit contains hydroxycitric acid to support digestion and reduce acidity. Its natural cooling properties help regulate body temperature in Mumbai's heat—it is no coincidence that sol kadhi remains a coastal staple.

Coconut forms another pillar, providing sustained energy and maintaining electrolyte balance. Then there is tadgola (ice apple). Often described as nature's electrolyte, this fruit of the palmyra

palm is rich in potassium and B vitamins, offering perfect hydration during sweltering summers.

Further inland, traditional grains reflect local wisdom. Jowar, for example, is rich in fiber and slow-release carbohydrates that stabilise blood sugar through long workdays. Leafy ingredients like shevga (moringa), a Maharashtrian kitchen staple, act as a natural multivitamin, packed with iron and Vitamin A to support immunity.

Seasonal rhythms reinforce this. Mangoes, eaten in moderation, provide vitamins A and C to help replenish energy during extreme heat, while traditional drinks like aam panna restore electrolytes lost through sweating.

Eat your own weather

The renewed interest in traditional foods is encouraging, but India's culinary history offers a deeper lesson. Local diets evolved through the observation of climate and soil. Ingredients that thrive in a region often contain exactly the nutrients that the people living there require most. For those in Mumbai and across Maharashtra, better health may not lie in chasing every trending ingredient from another state or continent. More often, the foods best suited to our health are the ones that have grown in the same humidity, heat, and monsoon cycles that we inhabit.

In the end, the best superfood is rarely the one that travelled hundreds of kilometers to reach your plate. It is the one that survived the same weather you did.

IMAGE: AI

Movies

Salman Khan-starrer Battle of Galwan retitled as Maatrubhumi

BEST DRESSED AT THE OSCARS

Kate Hudson

The Best Actress nominee made a grand entry in a gown by Giorgio Armani Privé. She elevated the look with more than 41 carats of rare green diamonds from Garatti

Anne Hathaway

Anne Hathaway embraced romantic elegance in a floral Valentino gown, styled with Roger Vivier shoes and show-stopping jewellery from Bulgari, including a necklace set with an over 8-carat pear-cut yellow diamond

Elle Fanning

Elle dazzled in an embellished custom Givenchy gown by Sarah Burton that she paired with a striking choker that gave bold finishing touch

Li Jun Li

The Sinners actress stunned in a striking red gown from Gaurav Gupta's Divine Androgyne collection. She paired it with red footwear and bold red lipstick

Take a look at 2026 Oscar winners

- Best Picture:** One Battle After Another
- Best Director:** Paul Thomas Anderson, One Battle After Another
- Best Actor:** Michael B Jordan, Sinners
- Best Actress:** Jessie Buckley, Hamnet
- Best Supporting Actor:** Sean Penn, One Battle After Another
- Best Supporting Actress:** Amy Madigan, Weapons
- Best Original Screenplay:** Ryan Coogler, Sinners
- Best Adapted Screenplay:** Paul Thomas Anderson, One Battle After Another
- Best International Feature Film:** Sentimental Value (Norway)
- Best Animated Feature:** Kpop Demon Hunters
- Best Documentary Feature:** Mr Nobody Against Putin
- Best Casting:** Cassandra Kulukundis, One Battle After Another

Emma Stone

Emma kept things chic with a sleek Louis Vuitton dress with a plunging neckline, complemented by jewels from Repossi

Chase Infiniti

The actress embraced high drama in a custom lavender silk gown by Louis Vuitton featuring cascading tiered ruffles

Nicole Kidman

Nicole turned heads in a strapless Chanel dress adorned with feathers and crystals, delivering one of the most dramatic fashion moments of the night

Mikey Madison

Mikey Madison channelled old-Hollywood allure in a high-slit Dior gown reminiscent of Jessica Rabbit's iconic style. She accessorised with jewellery from Tiffany & Co.



Vibe at Candlelit Tuesdays as Vipin Gupta performs acoustic favourites in a live music set, in Thane, at 9.30 PM. CALL: 7788001187

05 THINGS TO DO TODAY

Witness theatre in the making

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- WHEN:** 6 PM
- ENTRY:** ₹100
- BOOK:** @studiotamaasha



Master the stage

hone your performance skills with this specialised Speech and Drama program certified by Trinity College London. Created to build confidence and communication, the course covers vocal modulation, expressive storytelling, and stage presence for aspiring young performers.

- WHERE:** Magic Beans, Kemps Corner
- WHEN:** Every Tuesday, 3.45 PM
- ENTRY:** ₹1,000 onwards
- CALL:** 9641911911

Savour Thai flavours

Experience a culinary journey that celebrates Thailand's bold, balanced flavours through aromatic curries, fresh seafood, and wok-tossed classics. Designed for the spirit of sharing, this menu offers an exploration of sweet, spicy, and tangy notes.



- WHERE:** Nara Thai, Worli
- WHEN:** 12 PM onwards
- ENTRY:** Reservations required
- CALL:** 8355878888

Watch love test friendship

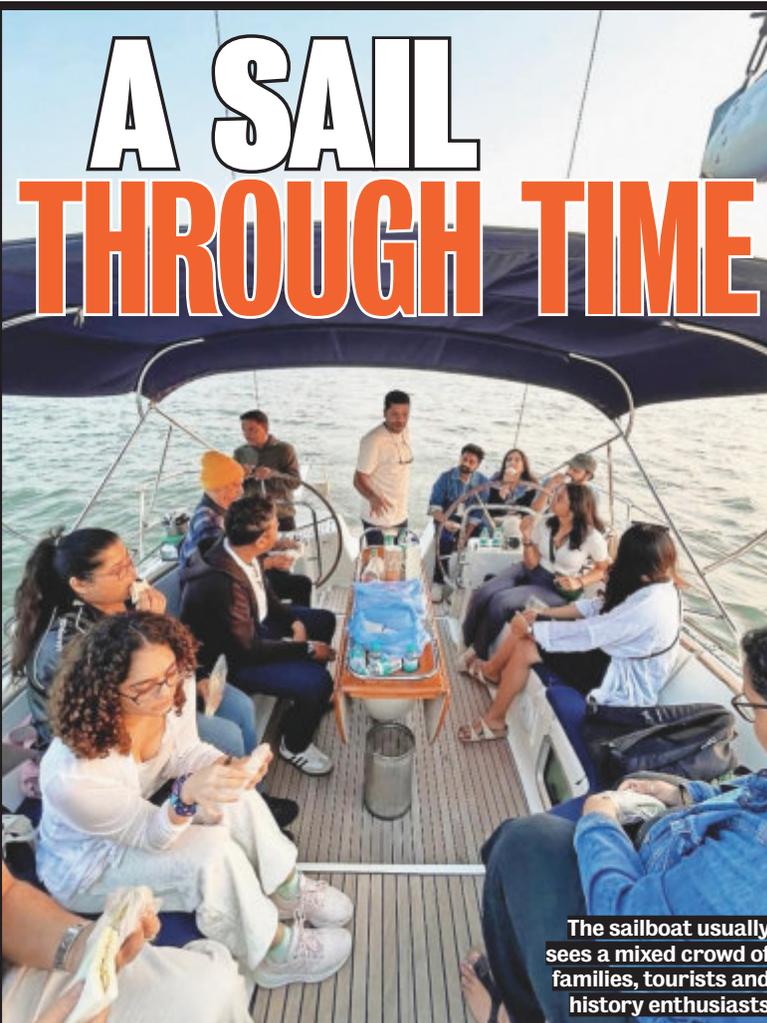
Catch Pyaar Aadmi Ko Kabootar Banaa Deta Hai, a Hindi satirical play that taps into the complexities of love and human nature. Through a series of eccentric characters and unpredictable moments, the story explores how the search for affection can turn the most ordinary lives into something completely absurd.

- WHERE:** Prithvi Theatre, Juhu
- WHEN:** 6 PM
- ENTRY:** ₹500 onwards
- CALL:** 9920116930

Browse literary treasures

Search through a vast collection of Marathi and English titles at the Borivali Pustak Mahotsav. From award-winning literature and historical texts to children's books and self-help, the festival is a haven for readers looking to discover and buy their next favourite read.

- WHERE:** Prabodhankar Thackeray Natyamandir, Borivali (W)
- WHEN:** Till March 31, 10.30 AM onwards
- ENTRY:** Free
- CALL:** 7506887733



A SAIL THROUGH TIME

The sailboat usually sees a mixed crowd of families, tourists and history enthusiasts

On a guided sail through Mumbai harbour, Daniel Sequeira invites you to re-examine the city's shoreline to reveal its layered history

Anjana Vaswani and Sonal Gupta
mirrorfeedback@timesofindia.com

Seafarers have long been drawn to Mumbai. In the 16th century, Portuguese explorer Francisco de Almeida sailed into a naturally sheltered bay that would later become Bombay. At the time, it was little more than a marshy archipelago of seven islands, but Almeida's arrival would alter the course of the coast.

Centuries later, that maritime history, and the story of how the city evolved into the metropolis we know today, would captivate another seafarer: Daniel Sequeira.

The 36-year-old now offers a guided sailing experience where he asks participants to look closely at the present shoreline to better understand the past. The two-to-three-hour trip begins at dawn at the jetty near the Taj Mahal Palace Hotel in Colaba.

From the sailboat, the city re-arranges itself in small, surprising ways. Rust-streaked harbour walls at Sassoon Dock, invisible from the land, reveal themselves, while forgotten jetties and the occasional stone stairway descending into the water hint at the city's older rhythms of trade.

Perhaps the most evocative sights are the historic lighthouses that once guided ships safely through the rocky waters into port. Though modern navigation systems have rendered them largely obsolete, Sequeira says they still hint at an earlier maritime world.

"You begin to imagine what sailors experienced when they entered

Bombay harbour centuries ago," he says.

The making of a guide

Sequeira did not always guide people through Mumbai's stories. Like many city fascinations, his began with something ordinary. He grew up around his family's petrol station in Ballard Estate, the Art Deco service station Karfule, started by his grandparents Gabriel and Teresa Sequeira in 1938. Designed by architect G B Mhatre, it remains the city's only surviving Art Deco fuel station.

"It was only around 2015 that someone mentioned Art Deco,"



Daniel Sequeira

Curiosity sets sail

Now, as he guides participants through the harbour, he hopes they leave with both a taste of sailing life and a deeper appreciation of its layered maritime history. The trip is not meant as a sailing lesson, he says, but he hopes it sparks curiosity about the sport. Even the refreshments carry stories, some inspired by

drinks sailors once consumed on long voyages.

The sails attract a mixed crowd. Families sometimes bring children, and the oldest participants so far have been a couple in their seventies. The only requirement, Sequeira says, is the ability to step from the jetty onto the boat.

Shashank Vaity, a 36-year-old voice-over artist from Bandra who joined Sequeira's tour in January, says it was his first time on a sailboat, but he was fascinated by Sequeira's knowledge.

"Daniel had answers to any question thrown at him," Vaity says. "Even in hazy weather, if someone pointed to a building, he could share some nugget about it." What struck him most was Sequeira's ability to describe Bombay across time, then vs now. A detail that stayed with him long after was that Mumbai is among the few cities in the world where you can see the sun both rise and set. "We literally saw the sun rise from the water," Vaity says. "It was incredible."



The tour offers a taste of sailing life and Mumbai's maritime past

The next sailing experience takes place on Saturday, March 21, organised in collaboration with Bombay Sweet Shop and Gypsea Experiences.



I'm so happy for the win and to have brought the Italian flag back onto the highest step of the podium. It's a starting point and I hope I can keep going. It won't be easy

-Kimi Antonelli, on his Chinese GP win

PREMIER PRIDE ON LINE

REUTERS

Six English clubs face Champions League reckoning this week as they fight to avoid a humiliating wipeout in the last-16 of the competition



TASK CUT OUT: Man City will hope Erling Haaland has his scoring boots on against Real Madrid

English teams are playing this week to avoid a wipeout in the Champions League round of 16, with the reputation of the Premier League at stake.

All six English clubs — a record entry for any country in the competition — failed to win a first-leg game last week and only Premier League leader Arsenal is now clearly favored to advance.

Arsenal hosts Bayer Leverkusen on Tuesday with the teams tied 1-1 and shapes as the most likely to represent Europe's richest league in the quarterfinals. A hat trick of three-goal losses — albeit all on the road against high-class opponents — had many commentators using a famous saying credited to Michel Platini about the tiring English season.

English football is "lions in the winter, lambs by the spring," Platini said while UEFA president from 2007-15, quoting a phrase that seems to have come from the former Yugoslavia decades ago. On Tuesday, Manchester City will start 3-0 down at home to Real Madrid and Chelsea faces a 5-2 deficit against defending champion Paris Saint-Germain. Tottenham trails 5-2 at home to Atletico Madrid on Wednesday, when Liverpool will hope the aura of its Anfield home can help overcome a 1-0 loss in the first leg at Galatasaray. Newcastle goes to Barcelona tied at 1-1.

In the two games without an English team, the remarkable Norwegian underdog Bodo/Glimt takes a 3-0 lead to Sporting Lisbon on Tuesday and Bayern Munich is up 6-1 hosting Atalanta on Wednesday.

The picture

Arbeloa passed his biggest coaching test last week against Man City, two months

FIGHTING FOR SURVIVAL

MANCHESTER CITY VS REAL MADRID

City return to the Etihad trailing 3-0 after a stunning first-leg hat-trick from Fede Valverde. Pep Guardiola's side need a near-perfect night to overturn the deficit.

CHELSEA VS PARIS SAINT-GERMAIN

Chelsea face a 5-2 mountain against the defending champions after being overrun in Paris.

Even the Blues' pre-kickoff huddle grabbed more headlines than their football.

TOTTENHAM VS ATLETICO MADRID

Spurs trail 5-2 and must produce a rare European comeback against Diego Simeone's typically stubborn Atletico side.

LIVERPOOL VS GALATASARAY

Liverpool are only 1-0 down, but must rely on Anfield's aura to flip the tie against a disciplined

Galatasaray outfit.

NEWCASTLE VS BARCELONA

Level at 1-1, this is England's most finely balanced tie. Newcastle head to the Camp Nou needing composure and courage.

ARSENAL VS BAYER LEVERKUSEN

The Gunners look England's best hope, returning home with the tie locked at 1-1 against the dangerous Leverkusen.

since being the surprise internal choice to replace Xabi Alonso. The latter, another former Madrid star, had been lured last year from a hugely successful job at Leverkusen.

Inspiration for the win against Pep Guardiola's Man City was captain Fede Valverde, who scored a stunning first-half hat trick thriving in a team that was without injured superstars Kylian Mbappe and Jude Bellingham.

Mbappe is set to return to action from his left knee injury in Manchester, at a stadium where he scored one goal in each of the three times he played there

for Monaco, then PSG and Madrid.

If Bodo/Glimt goes through then Arsenal or Leverkusen will be next to visit the 8,000-seat Aspmyra Stadium inside the Arctic Circle for the first leg on April 7 or 8. Real Madrid and Bayern are on course to meet in the knockout phase for the 11th time in the Champions League era that started in 1992.

Despite combining to be European champion 21 times, record 15-time winner Madrid and six-time winner Bayern never met in the final in the competition's 71-season history.

“We have to create as much momentum as possible with our people. It has to be a perfect game in many, many departments

-Pep Guardiola,

on what City need to do

Sait reflects on five decades in racing

Veteran says 'trainer works on a painting, jockey just signs it'

Shailendra Awasthi
mirrorfeedback@timesofindia.com

Racing may have been very different in the 1970s, but apprentice **Imtiaz Sait** learnt a lesson early from noted trainer of Iraqi descent Aziz Mahmoud: "Do your best with every runner you have and you will never go wrong."

Nearly half a century after acquiring his trainer's licence in 1976, Sait remains among the leading professionals at the Mahalaxmi Racecourse, thanks largely to those guiding words.

"A lot has changed in these 50 years — training methods, medical care and feeds have all improved — but what has kept me motivated in my pursuit of success is Mahmoud sahib's work ethic," the 76-year-old told Mumbai Mirror after

being felicitated by the Royal Western India Turf Club (RWITC) on Sunday.

Recalling another early piece of advice, Sait said former senior steward Soly Captain once told him that "racing is like an ocean and every drop in it is learning."

"I still feel there is a lot left to learn," said the veteran trainer, who has recorded over 2,200 wins, including more than 150 graded races.

Among his most memorable successes was the Indian Derby triumph with Exhilaration in 1989, ridden by Pesi Shroff. The horse later went on to win the Invitation Cup. Charon (1984) and Super Brave (1994) were the other Invitation Cup winners from Sait's yard.

"A horse is raw material," Sait explained. "You have to understand its needs, which differ from horse to horse. The better you understand a horse, the more you can get out of it."

His philosophy is reflected in an outstanding

record of 18 Trainers' Championships — 11 in Mumbai and seven in Pune.

Sait's contemporary Mansingh Jadhav, who has also spent 55 years in training and remains active after winning the Indian 1000 Guineas last December with his filly Kavya, praised Sait's longevity.

"Hats off to him for his achievements over the years. His work ethic is exemplary," Jadhav said.

During his long career at the RWITC, Sait has worked alongside many greats, but he rates legendary Rashid Byramji as the best trainer he has seen.

Asked about the best jockey, Sait did not hesitate: "Mick Kinane, without a doubt."

Yet Sait believes trainers deserve far more credit for a horse's success.

"It is we trainers who work on the painting," he said with a smile. "The jockey just signs it."



Sabalenka finds a way to triumph

Aryna Sabalenka had plans for every eventuality going into the Indian Wells final on Sunday but even when nothing went right the world number one still found a way to win, claiming the title with a gutsy 3-6 6-3 7-6(6) victory over Elena Rybakina.

Sabalenka had lost the 2023 final to Rybakina as well as the title deciders at last year's WTA Finals and the Australian Open in January, and the Belarusian looked to be on the way to another defeat to the Kazakh in the Californian desert.

However, the four-times Grand Slam champion showed all her battling qualities to claw her way back into the match and go on to record victory.

"The whole point was to have A, B, C, D, E, and blah, blah, blah plans. Today, A, B and C definitely didn't work," Sabalenka told reporters.



"So I had to basically run there and put as much ball back at her as possible, and when I felt more confident, I went back to my usual game which is an aggressive and dominating game."

Sinner tops Medvedev

World number two Jannik Sinner surged home to beat Daniil Medvedev 7-6 (8/6), 7-6 (7/4) on Sunday to capture his first Indian Wells ATP Masters 1000 crown.

Four-time Grand Slam champion Sinner won his first title of 2026, rallying from 0-4 down in the second-set tiebreaker to seal the win against a resurgent Medvedev, winner of the title in Dubai last month who was riding a nine-match ATP winning streak.

AFP/Reuters

Sapru too good for Shah, cruises to 4-0 victory

Amit Sapru played confidently and potted quite consistently to blank Vivek Shah 4-0 (58-50, 60-26, 64-19, and 66-22) in a round 4 match of the CCI Snooker Classic. Aditya Agrawal survived a scare from Mayur Garg before winning the last two frames to clinch a satisfying 4-3 victory.

Top players in action for Ramchandran Badminton

Leading badminton players from Maharashtra will be seen in action during the Rs 2.68 lakh prize-money Yonex Sunrise Manoj Ramchandran Memorial state open badminton tournament from March 26 to 29. Entries will only be accepted through the official website: www.mbasso.in.

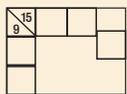
MMB

Chai-Time



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
 [] [] [] [] [] [] [] = 13
 4 5 6 6

Medium
 [] [] [] [] [] [] [] = 12
 3 3 6 8

Hard
 [] [] [] [] [] [] [] = 15
 3 3 4 6

The operators
 ⊕ ⊗ ⊕ ⊖

MENSA PUZZLE

Which character is needed to fill the blank segment?

SOLUTION
 values
 15. In each circle, the lower left value equals the sum of the numerical values of the letters and the top right value equals the difference in the letter

MUMBAI MINI CROSSWORD

Across

- 1 ___ Hall : auditorium on N Thakersey Road ? (6)
- 6 Exclamation of surprise (3)
- 7 Popular TV show hosted by Big B (3)
- 9 Bluenose (5)
- 12 Popular beach and township near Esselworld (5)
- 15 Scottish port (3)
- 16 Naught (3)
- 17 ___ Da Dhaba: Famous restaurant at Dadar (6)

Down

- 2 Over or above (4)
- 3 Disease of the nervous system (4)
- 4 Garden tool (4)
- 5 College off Pedder Road (6)
- 8 Huggable (6)
- 10 Piglet's pal (3)
- 11 Genetic-code molecule (3)
- 12 Firm hold (4)
- 13 Sitarist Shankar (4)
- 14 Old Peruvian (4)

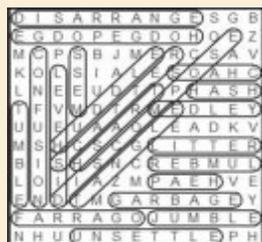
WORDSEARCH

Cluttered

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.

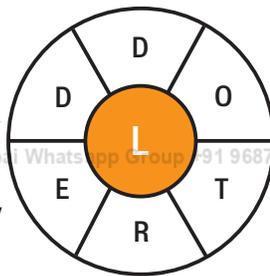
Wordlist:

- Chaos, Confusion, Disarrange, Discompose, Dishevel, Farrago, Garbage, Hash, Heap, Hodgepodge, Huddle, Jumble, Litter, Lumber, Medley, Mess, Scatter, Tangle, Trash, Tumble, Unsettle



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.



- 10 Average 11 Good
- 13 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 Galea
- 6 B Mary
- 7 A ruin
- 8 A gait
- 9 Soils

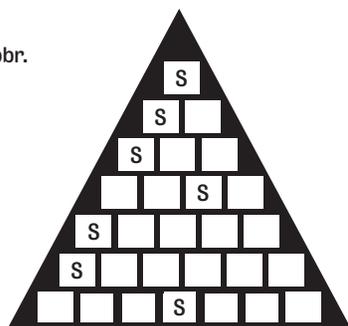
Down

- 1 Tabus
- 2 Liana
- 3 Glair
- 4 Mi Goa
- 5 Years

ALPHATRIANGLE

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 Curved letter
- 2 South East, abbr.
- 3 Filming site
- 4 Breather
- 5 Emporium
- 6 Ice-cream alternative
- 7 Prop up



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.

DIFFICULT TO SOLVE? FIND THESE SOLUTIONS ON THE NEXT PAGE



RIDDLER

It's Lizzie's birthday today, and she's exactly half the age of her mother, who, in two years will be three and a half times the age Lizzie was 14 years ago. How old is Lizzie?

comics | UNGOD CREATOR / RANDEEP SINGH



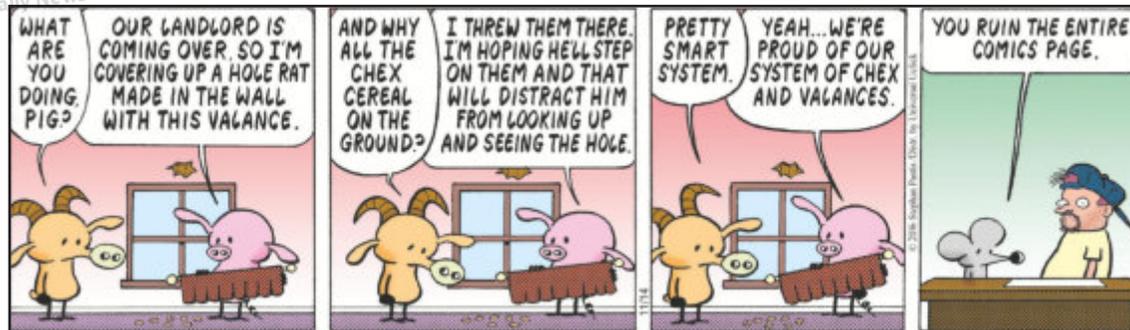
CUL DE SAC BY RICHARD THOMPSON



BETTY BY GARY DELAINEY AND GERRY RASMUSSEN



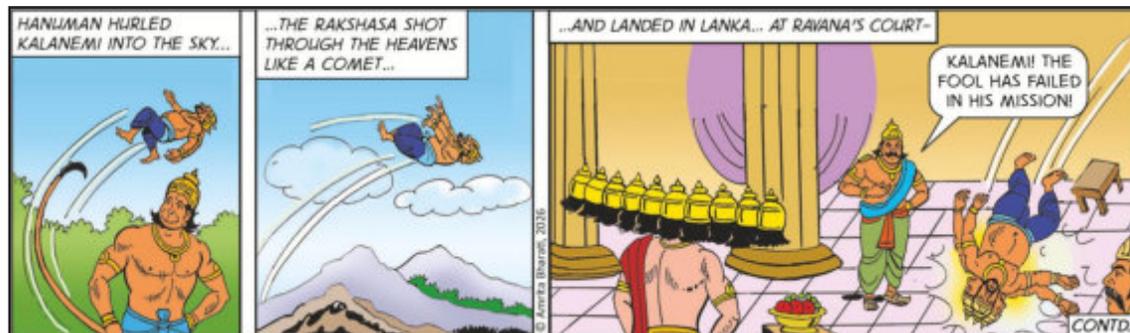
PEARLS BEFORE SWINE BY STEPHANS PASTIS



PEANUTS BY CHARLES SCHULZ



HANUMAN TO THE RESCUE BY L. PRABHU / M. MOHANDAS



WRITTEN IN THE STARS

DR SUNDEEP KOCHAR



If it's your birthday today

Curiosity leads to exciting shifts. Love thrives on shared experiences and laughter. Career opportunities arise through learning and exploration. Finances improve when you try something new. Travel energises your spirit. At home, fresh ideas spark change. Staying open-minded helps you rediscover joy while moving confidently toward personal and professional expansion.

CAPRICORN



Remain calm today regardless of provocation. Even if anger simmers inside, project icy composure outward. Controlled restraint unsettles opponents more effectively than visible rage ever would.

CANCER



Eagerness to succeed grows, but patience is required. Your moment to demonstrate abilities arrives later, so avoid pushing prematurely and focus instead on preparation and strategy.

AQUARIUS



Minor setbacks appear today, but don't overreact. What seems troubling now diminishes soon. Viewed broadly, your progress remains solid and direction positive despite temporary interruptions.

LEO



Soon you'll have chances to move life forward boldly. For now, plan ambitiously without acting yet. Dream expansively, outline possibilities, and prepare for opportunities approaching quickly in coming days.

PISCES



If motivation is lacking, drop the task and refocus elsewhere. Time is precious now, so invest energy only in pursuits that genuinely engage, inspire, and satisfy you.

VIRGO



You may need to retrace steps today after realising a wrong turn. Adjust willingly now; stubbornly continuing only complicates matters and makes correction more difficult later this week.

ARIES



Your outlook brightens noticeably later this week. Recent worries shrink in importance, revealing they were never serious. Optimism returns naturally, helping you regain perspective, confidence, and clarity.

LIBRA



Encouraging news approaches later this week. Pay close attention to advice from trusted allies, as their broader perspective helps you understand unfolding events and make wiser, better-timed decisions.

TAURUS



So much is happening that labelling events as good or bad feels impossible. It doesn't matter; every experience holds value and can be shaped into something useful for your growth.

SCORPIO



You've taken on too much recently yet survived, proving resilience. Still, recognise limits and stop accepting excessive burdens that strain energy, focus, and well-being unnecessarily going forward.

GEMINI



If an authority figure presents an offer today, delay responding. Pressure to decide immediately signals misalignment, so trust timing, wait patiently, and assess later with clearer judgment and confidence.

SAGITTARIUS



Luck matters less than choices made consistently. Maintain belief in success and continue acting purposefully, knowing your decisions shape outcomes far more powerfully than chance ever could.

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Accessories, colors, and fitments shown may not be part of standard specifications of models available in India. For more details, please refer to the Product Brochure applicable for Indian market. '140 Years Benefits' can be availed as per the applicable terms & conditions. Final price and offers may vary based on applicable taxes, levies, and vehicle pricing at the time of invoicing. Finance is at the sole discretion of financier, Mercedes-Benz Financial Services India Pvt. Ltd. (CIN U67190TN2010FTC077890). Terms & Conditions apply on offers.