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Credit Card Spending Rises 6.6%



New Delhi, June 26: Credit card spending in India rose by 6.6 per cent year-on-year to ₹2.023 lakh crore in May, reflecting continued consumer demand and increased usage of digital payment instruments, according to a report released on Friday. The report noted that spending also increased 2.6 per cent compared to April, recovering from the sharp 10.1

per cent month-on-month decline recorded in the previous month. However, analysts cautioned that the rebound may not yet indicate a sustained long-term trend. The credit card industry added nearly one million new cards during May, marking the second-highest monthly addition in the past 27 months. With this, the total number of cards in cir-

ulation reached 120.5 million, while annual growth accelerated to 8.7 per cent, the strongest pace seen in over a year.

Transaction volumes climbed to 587 million, registering a 25.8 per cent increase year-on-year and a 5.7 per cent rise from

April, indicating growing reliance on card-based payments across the country.

Despite the rise in spending, the average spend per transaction declined by 15 per cent on an annual basis and 3 per cent sequentially, suggesting an increase in low-value transactions. Average

spending per card also dipped slightly year-on-year, although SBI Cards bucked the trend with a 12 per cent increase, driven by higher corporate spending. Among major issuers, HDFC Bank recorded a stronger-than-industry monthly growth of 4.2 per cent in card spending, while the top four banks together accounted for 63.7 per cent of incremental

spending despite holding nearly three-fourths of the market. The report also highlighted healthy growth in the broader lending environment, noting that sourcing of new loans during the third quarter of FY26 increased by 36 per cent year-on-year, supported by rising demand from consumers and businesses and improving asset quality.

Sanjay Jaju Named TG CS

Hyderabad, June 26: The Telangana government has appointed Sanjay Jaju as the new Chief Secretary of the state, succeeding K. Ramakrishna Rao, who is set to retire on June 30. A 1992-batch IAS officer, Jaju was recently repatriated from the Central Government after serving as Secretary in the Ministry of Development of North Eastern Region. The state government issued orders confirming his appointment and also entrusted him with additional responsibilities, including key portfolios related to Industries, Commerce, Information Technology, and the Industry & Investment Cell in the Chief Minister's Office.

India 4th in Unicorn Rankings



New Delhi, June 26: India has retained its position as the world's fourth-largest startup ecosystem with 61 unicorns, according to the Hurun Global Unicorn Index 2026. The report highlights India's continued strength in innovation and entrepreneurship, with Bengaluru remaining the country's leading unicorn hub, hosting 25 billion-dollar startups, followed by Mumbai with 13. India's top-valued unicorns operate in sectors such as brokerage, quick commerce and fintech, while six Indian unicorns made their stock market debut during the year, reflecting improving conditions for initial public offerings. The report also underlined the growing global influence of Indian entrepreneurs. Indians have co-founded 217 unicorns worldwide, of which 156 are based outside India, including 142 in the

United States. Together, these ventures have a combined valuation of nearly \$600 billion.

Artificial intelligence emerged as the biggest wealth creator globally, with AI startups accounting for 36 per cent of the total value of unicorn companies. Although AI and fintech each had a similar number of unicorns worldwide, AI firms commanded significantly higher valuations. Globally, a record 308 startups achieved unicorn status during the year, while 75 companies went public and 64 exited through mergers or acquisitions. At the same time, 88 firms lost their unicorn status after their valuations dropped below the \$1 billion mark. The United States continued to lead the global rankings with 806 unicorns, maintaining its position as the world's largest startup ecosystem.



Centre Eases Food Business Rules

New Delhi, June 26: The Centre has relaxed compliance requirements for food businesses by amending the Food Safety and Standards (Licensing and Registration of Food Businesses) Regulations, 2011, with the aim of improving ease of doing business and reducing regulatory burdens. The Ministry of Health and Family Welfare announced that non-manufacturing food businesses, including retailers and similar establishments, will no longer be required to maintain certain records or follow stock rotation practices such as First In First Out (FIFO) or First Expiry First Out (FEFO). Under the revised rules, these obligations will continue to apply only to food manufacturing units, where such measures are considered crucial for ensuring food safety, quality control and product traceability. The government said the move is expected to reduce compliance costs, particularly for small and medium-sized enterprises, while maintaining strong food safety standards in sectors where they are most needed. According to the ministry, the amendments are part of a broader effort to simplify regulations and promote a risk-based approach to governance in the food sector. Previous reforms have included perpetual licences and registrations, revised turnover thresholds, removal of dual compliance requirements for street vendors and the adoption of risk-based inspection systems. The latest changes were introduced after consultations with states, Union Territories and stakeholders and are in line with recommendations made by NITI Aayog to reduce unnecessary regulatory burdens while preserving effective oversight. The government said it remains committed to strengthening India's food safety framework through science-based regulations and business-friendly reforms.

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EDITORIAL

Banking Beyond Brick Walls

India's digital payments revolution has transformed the way millions of people transact, save, and access financial services. From roadside vendors accepting QR code payments to government benefits being transferred directly into bank accounts, digital technology has reshaped the financial landscape. Yet the true measure of this transformation lies not in urban shopping malls or metropolitan business districts but in its ability to promote financial inclusion in rural India, where millions still face barriers to formal banking. For decades, rural communities relied heavily on cash transactions and informal lending systems. Limited access to bank branches, long travel distances, and inadequate financial literacy often excluded people from the mainstream financial system. Digital payment platforms, supported by widespread mobile connectivity and affordable smartphones, have begun to change this reality by enabling secure and convenient transactions even in remote areas. The benefits are significant. Farmers can receive payments directly for their produce without delays or intermediaries. Small shopkeepers and self-employed workers can accept digital payments, reducing dependence on cash and improving business transparency. Government welfare schemes increasingly transfer subsidies, pensions, and financial assistance directly into beneficiaries' accounts, minimizing leakages and enhancing accountability. Women, in particular, gain greater financial independence when they can access and control digital banking services through their own accounts.

Digital payments also create opportunities for small businesses to build financial histories. A record of digital transactions can help entrepreneurs demonstrate cash flows and potentially improve access to formal credit, enabling them to expand operations and invest in productivity. This shift from informal cash-based systems to documented financial activity can strengthen the rural economy over time. However, important challenges remain. Internet connectivity and electricity supply are still inconsistent in many villages, limiting reliable access to digital services. Digital literacy varies widely, particularly among older populations and first-time users. Cyber fraud, phishing scams, and misinformation pose serious risks to people unfamiliar with online financial practices. A single incident of fraud can undermine confidence and push users back toward cash transactions. Addressing these concerns requires sustained investment in infrastructure, awareness campaigns, and consumer protection. Financial education should accompany technological expansion so that users understand secure practices such as protecting passwords, verifying payment requests, and recognizing fraudulent messages.

Startups: Engine of India's Growth Story

India stands at a defining moment in its economic journey. After decades of growth driven by agriculture, manufacturing, and services, a new force is reshaping the nation's future—the startup ecosystem. From fintech and healthcare to artificial intelligence, agritech, and clean energy, Indian startups are transforming industries, creating jobs, and solving real-world problems. The question is no longer whether startups matter, but whether they can drive India's next phase of economic growth. The answer is a qualified yes, provided innovation is matched with supportive policies, sustainable funding, and long-term vision. Over the past decade, India has emerged as one of the world's largest startup hubs. Thousands of young entrepreneurs have launched ventures that leverage technology to address gaps in healthcare, education, logistics, financial inclusion, and digital commerce. These enterprises have challenged traditional business models and introduced solutions that are faster, more affordable, and often more accessible to millions of people. One of the biggest contributions of startups is job creation. While large corporations remain important employers, startups generate opportunities across skill levels—from software engineers and data scientists to marketing professionals, designers, delivery personnel, and customer support executives. More importantly, they encourage entrepreneurship itself, inspiring young people to become job creators rather than job seekers. Innovation is another area where startups make a decisive impact. Unlike established firms that may be constrained by legacy systems, startups often experiment with new technologies and business models. India's rapid adoption of digital payments, online education, telemedicine, and e-commerce owes much to entrepreneurial ventures willing to take calculated risks. Such innovation enhances productivity, improves consumer choice, and increases economic competitiveness. Startups also play a vital role in addressing regional and social challenges. Agritech companies help farmers access better markets and precision farming tools.



Healthtech platforms extend medical consultations to remote areas. Edtech initiatives provide learning opportunities beyond urban centers. Clean energy startups contribute to sustainability by promoting renewable technologies and energy-efficient solutions. These developments demonstrate that startups can combine profitability with public value. The economic benefits extend beyond direct employment. Successful startups attract domestic and foreign investment, stimulate demand for professional services, and create supporting ecosystems involving incubators, accelerators, research institutions, and venture capital funds. As these networks expand, they strengthen the country's innovation capacity and global competitiveness. However, optimism should not obscure the challenges. A large number of startups fail within their first few years due to inadequate funding, weak business models, intense competition, or limited market demand. Access to early-stage capital remains uneven, particularly outside major metropolitan areas. Entrepreneurs in smaller cities often struggle to secure mentorship, infrastructure, and investor attention despite having promising ideas. Regulatory complexity presents another obstacle. Compliance requirements, taxation issues, and procedural delays can consume valuable time and resources for young companies. Simplifying regulations, improving ease of doing business, and ensuring predictable policy environments are essential to fostering entrepreneurship. Government initiatives that reduce bureaucratic hurdles and facilitate access to finance can significantly improve startup survival rates. Equally important is the need to strengthen research and development. India produces a vast pool of talented graduates, yet col-

laboration between universities, research institutions, and industry remains limited. Encouraging commercialization of research, supporting deep-tech innovation, and protecting intellectual property can help startups compete globally in emerging sectors such as semiconductors, biotechnology, robotics, and artificial intelligence. The availability of skilled human capital is another decisive factor. As technology evolves rapidly, startups require employees with expertise in data science, cybersecurity, cloud computing, advanced manufacturing, and digital design. Education and vocational training systems must therefore adapt to industry needs by emphasizing practical skills, interdisciplinary learning, and continuous upskilling. Financial sustainability also deserves attention. During periods of abundant investment, some startups prioritize rapid expansion over profitability. While growth is important, long-term resilience depends on sound governance, responsible financial management, and clear paths to sustainable revenue. Investors, founders, and policymakers alike should encourage business models that balance innovation with economic discipline. India's startup revolution must also become more geographically inclusive. Innovation should not remain concentrated in Bengaluru, Hyderabad, Mumbai, Delhi, or Pune alone. Tier-2 and Tier-3 cities possess immense entrepreneurial potential that can be unlocked through digital infrastructure, incubation centers, affordable financing, and improved connectivity. Expanding opportunities beyond major urban centers would promote balanced regional development and reduce migration pressures. Women entrepreneurs represent another underutilized source of growth. Greater

access to credit, mentorship, networking opportunities, and leadership support can significantly increase female participation in the startup ecosystem. Diverse leadership teams often produce more innovative solutions and broader economic benefits. The role of startups in advancing national priorities is becoming increasingly evident. They are contributing to digital public infrastructure, financial inclusion, climate resilience, healthcare accessibility, and manufacturing modernization. Their agility enables them to respond quickly to emerging challenges and changing market conditions, making them valuable partners in national development. Yet startups alone cannot transform the economy. They require complementary investments in physical infrastructure, reliable internet connectivity, efficient logistics, judicial reforms, and stable macroeconomic policies. Collaboration between government, academia, industry, and investors will determine whether entrepreneurial energy translates into lasting economic gains. Ultimately, startups are more than newly registered companies seeking market share—they represent a culture of innovation, ambition, and problem-solving. They encourage societies to embrace change, challenge inefficiencies, and pursue opportunities with creativity and resilience. For a country with India's demographic strength and technological capabilities, nurturing this ecosystem could unlock unprecedented economic potential. The next chapter of India's growth story will not be written solely in factories or financial markets. It will also be written in research labs, university incubators, shared workspaces, and small offices where entrepreneurs dare to imagine solutions to tomorrow's problems. If supported with visionary policies, patient capital, skilled talent, and robust institutions, startups can indeed become one of the strongest engines driving India toward inclusive, sustainable, and innovation-led economic growth.

- Ch.Raghavendra,
Chartered Accountant,
Hyderabad

6 OP Sindoor Martyrs Honoured



New Delhi: Six Indian armed forces personnel who lost their lives during Operation Sindoor will be immortalised at the National War Memorial, with their names to be inscribed on the memorial's granite walls. The six fallen heroes include Subedar Major Pawan Kumar, Rifleman Sunil Kumar, Lance Naik Dinesh Kumar, Agniveer Murali Naik, Havildar Sunil Kumar Singh, and Sergeant Surendra Kumar. Five belonged to the Indian Army and one served in the Indian Air Force. Among them, Rifleman Sunil Kumar was posthumously awarded the Vir Chakra, while Sergeant

Surendra Kumar received the Vayu Sena Medal for their acts of bravery. Their names will be engraved on the Tyag Chakra (Circle of Sacrifice) at the National War Memorial, where the names of soldiers who have made the supreme sacrifice for the nation since Independence are permanently recorded. The government released the identities of these six personnel along with the list of service members who laid down their lives during various military operations in 2025, ensuring that their contribution and sacrifice remain part of the nation's enduring memory.

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SIR: Key Facts You Should Know



HYDERABAD, JUNE 26:

The Election Commission has launched the Special Intensive Revision (SIR) of electoral rolls across Telangana to prepare a more accurate, transparent, and error-free voter list. As part of the exercise, Booth Level Officers (BLOs) will conduct door-to-door verification of voters' details throughout the state.

The revision process includes the registration of new voters, correction of personal details, updating addresses, deletion of names of deceased voters, and removal of duplicate entries where the same individual is registered in more than one location.

Election officials stated that the primary objective is to ensure that every eligible citizen is included in the electoral roll while preventing ineligible or duplicate registrations before the next elections.

BLOs at Your Doorstep for a Better Voter List



- New Voter Registration
- Correction of Details
- Update of Address
- Deletion of Deceased Voters
- Removal of Duplicate Entries

What is the Special Intensive Revision (SIR)?

The Special Intensive Revision (SIR) is a comprehensive voter roll verification exercise conducted by the Election Commission. Unlike routine revisions, SIR involves field-level verification through house-to-house visits by Booth Level Officers to ensure that electoral rolls remain current, accurate, and free from errors.



The initiative is designed to guarantee voting rights for all eligible citizens while eliminating duplicate, outdated, or invalid entries from the voter database.

Public Cooperation is Essential

Election authorities have appealed to residents to cooperate fully with Booth Level Officers during the verification process. Citizens are encouraged to provide accurate information regarding family members, age, address, and any other details requested, along with supporting documents where necessary.



Officials have cautioned that providing incorrect information or withholding relevant details may lead to complications regarding voter registration or voting eligibility in the future.

Benefits of the SIR Exercise

- ✓ Ensures that every eligible citizen receives the right to vote.
- ✓ Prevents duplicate and fraudulent voter registrations.
- ✓ Removes the names of deceased individuals from electoral rolls.
- ✓ Corrects multiple registrations of the same voter.
- ✓ Enhances public confidence in the electoral process.
- ✓ Strengthens transparency and integrity in democratic governance.



Guidelines from Election Authorities

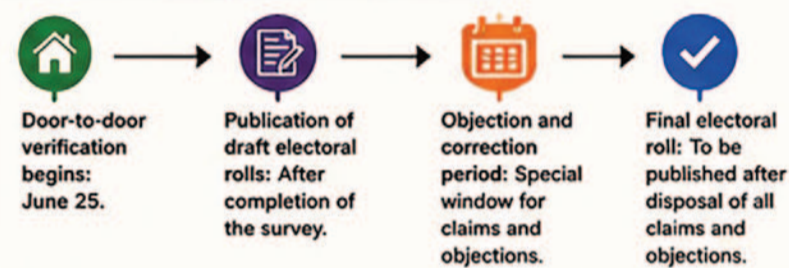
The Election Commission has assured the public that the revision process will be carried out in a transparent and impartial manner. Every application, correction request, and objection will be examined in accordance with established rules before any decision is made.

Officials emphasized that active public participation will help create one of the most accurate electoral rolls in the state.

What Citizens Should Do

- 1 Cooperate with Booth Level Officers during door-to-door verification.
- 2 Keep necessary identity and address documents readily available.
- 3 Citizens who have attained the age of 18 should register themselves as voters without delay.
- 4 Individuals who have changed their residence should apply for address updates.
- 5 Verify whether their names appear in the draft electoral roll once it is published.
- 6 Submit objections or correction requests within the prescribed time if any discrepancies are found.

Survey Schedule



Key Highlights

- ★ Statewide Special Intensive Revision (SIR) launched in Telangana.
- ★ Booth Level Officers to conduct house-to-house verification.
- ★ Registration of new voters and correction of voter details.
- ★ Removal of deceased and duplicate entries from electoral rolls.
- ★ Citizens aged 18 years and above are encouraged to enroll.
- ★ Public cooperation is crucial for preparing an error-free voter list.

REMEMBER

- Register as a voter immediately upon attaining 18 years of age.
- Extend full cooperation to Booth Level Officers.
- Provide only accurate and authentic information.
- Verify your name in the draft electoral roll.
- Exercise your voting right responsibly to strengthen democracy.

MY VOTE – MY RIGHT... AN ACCURATE ELECTORAL ROLL IS THE FOUNDATION OF A STRONG DEMOCRACY. #VoterFirst #SIR2025 #StrongerDemocracy

177 Goals and Counting



California: The 2026 FIFA World Cup has become the highest-scoring and most-attended tournament in the competition's history, setting new milestones even before the knockout stages conclude. The scoring record was broken during the Group D match between the United States and Türkiye, when defender Austin Trusty scored the tournament's 173rd goal. The previous record of 172 goals was set at the 2022 FIFA. The tally later increased to 177 goals after

Türkiye secured a dramatic 3-2 victory over the United States. Remarkably, the record was achieved in just 59 matches, with several games still remaining. FIFA President Gianni Infantino hailed the achievement, saying it reflected the attacking quality and excitement of the expanded tournament. The 2026 edition features 48 teams and 104 matches, significantly more than the 64 matches played under the previous format. The tournament has also set a new attendance benchmark,

drawing 3,605,357 spectators so far and surpassing the previous record of 3.5 million established during the 1994 FIFA. Infantino credited fans from around the world for creating a memorable atmosphere across the 16 host cities and expressed confidence that even more records would be broken before the tournament concludes. He added that the greatest success lies in the shared joy and lifelong memories World Cup continues to create for supporters worldwide.



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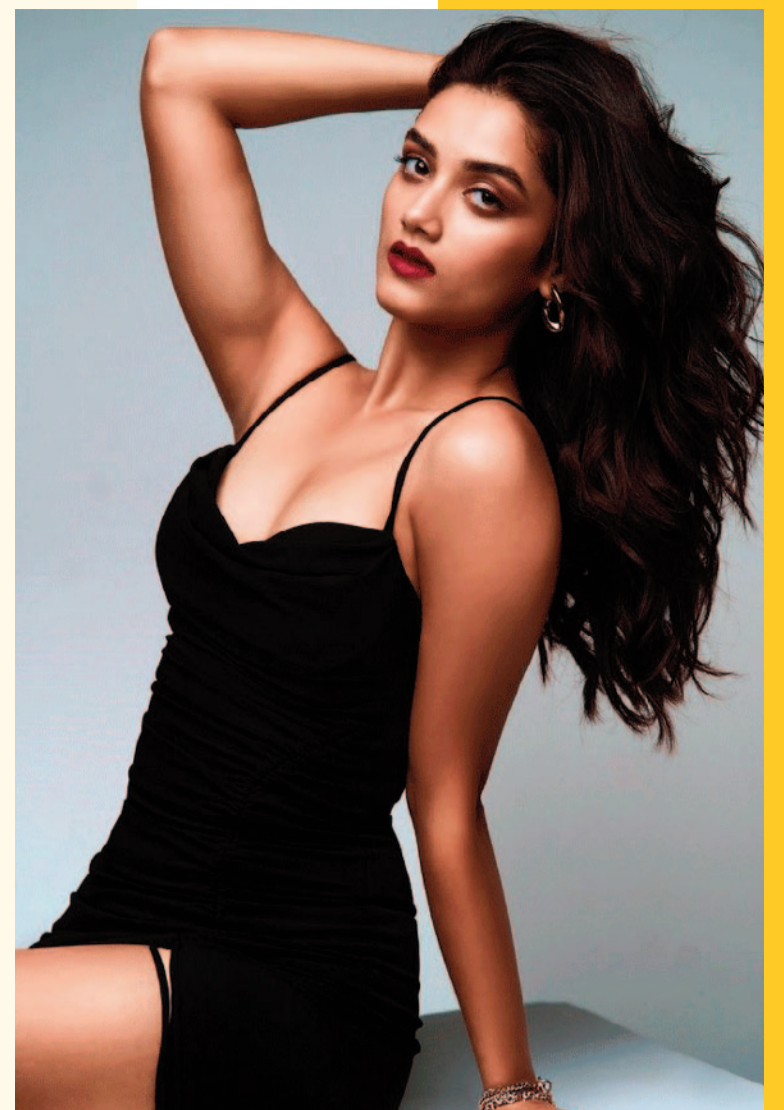
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Deeksha Rao

Bhagyashri Thanks 'Lenin' Director

Bhagyashri Borse, who plays the female lead opposite Akhil Akkineni in the upcoming Telugu film Lenin, has expressed heartfelt gratitude to director Murali Kishor Abburi for giving her the role of Bharathi. Sharing pictures from the film's prayer ceremony on Instagram, the actress wrote that the journey began with God's blessings and thanked the director for creating a character she would always carry in her heart. She also hoped audiences would embrace Bharathi when the film releases on July 10. The film has generated strong buzz ahead of its release. Veteran actor Nagarjuna, after watching the film's first cut, said audiences would witness "a new Akhil" in the movie. Although the film was initially scheduled for release in June, the makers postponed it to July 10 to further refine the project. Produced as an action drama with an emotional core, Lenin carries the tagline "No war is more violent than love." The film features music by Thaman S, cinematography by Naveen Kumar, and editing by Navin Nooli. It is expected to be a significant release in Akhil Akkineni's career.



Baahubali 3 Still Possible



The makers of the blockbuster Baahubali have hinted that a third instalment remains a possibility, saying the franchise could continue in the future. The update came as Baahubali: The Eternal War – Part I was showcased at the prestigious Anney International Animation Film Festival in its Work in Progress (WIP) section, marking a signif-

icant milestone for Indian animation and mainstream cinema. Director S. S. Rajamouli, producer Shobu Yarlagadda and director Ishan Shukla presented the project at the festival. Shobu Yarlagadda said the session drew an overwhelming response, with long queues and an overbooked venue as audiences showed keen interest in the making of the ani-

ated film. Speculation about Baahubali 3 also intensified after the documentary Baahubali: The Torchbearer. In its closing moments, actor Rana Daggubati teased that there would be another Baahubali film, while Prabhas playfully flashed three fingers. The documentary concluded with the message, "And the legacy continues!".

Millie Open to Bollywood



Millie Bobby Brown has expressed her interest in working in an Indian film, saying she would never turn down an opportunity to be part of Bollywood. Speaking to Variety India, the Stranger Things star said that visiting India has long been on her bucket list and she would be excited to work in the country's film industry. Brown also said she would happily participate in Bollywood's signature song-and-dance sequences, adding that she loves dancing. While she is open to exploring different genres, she revealed that comedy is her favourite and hopes to showcase her humorous side on screen. Talking about her action roles, the actress reflected on her experience in the Enola Holmes franchise. She said the earlier films focused on physical combat and that she was initially hesitant about using firearms, preferring her character's strength and agility.



Kajal Highlights Food Safety

The makers of The India Story: Slow Poison have unveiled the teaser of the upcoming social drama, with actress Kajal Aggarwal saying the film reflects the fears many parents have about food safety and its impact on future generations. The teaser focuses on the growing threat of pesticide farming and its harmful effects on public health. Kajal, who plays a central role in the film alongside Shreyas Talpade, said the story resonated deeply with her as a mother and hoped it would encourage people to become more conscious about the food they consume. The film follows two parents fighting for justice while exposing the dan-

gers posed by excessive pesticide use in agriculture. It highlights the health risks associated with toxic substances entering the food chain, particularly affecting children and young people. Shreyas Talpade said he was drawn to the project because of its relevance, describing it as an emotional story that raises awareness about an issue affecting every household. Director Chetnan DK said the film aims to spark an important public conversation about pesticide farming and its long-term consequences. Presented by Zee Studios, the film is written and produced by Sagar B. Shinde. It is scheduled for a worldwide theatrical release on July 24 in Hindi, Telugu and Tamil.

Rajamouli Nears Varanasi Shoot Completion

Filmmaker S. S. Rajamouli has completed the major action sequences of his ambitious upcoming film Varanasi, starring Mahesh Babu in the lead. Speaking to Variety after attending the Anney International Animation Film Festival, where he promoted Baahubali: The Eternal War, Rajamouli said the production had crossed a significant milestone. He revealed that all the large-scale spectacle action sequences have been completed and the team is currently filming the smaller connecting scenes. According to the director, the entire shoot is expected to wrap up by September or early October. Varanasi is being mounted as Rajamouli's most ambitious project to date. The film is expected to blend mythological elements inspired by Lord Rama with a futuristic narrative, aiming to deliver a grand cinematic experience. After the global success of Baahubali and RRR, Rajamouli is targeting an even wider international audience with Varanasi. His recent appearances at global film events and interactions with international media reflect the team's efforts to build worldwide anticipation for the film.



Vijay Team Denies Rumours

Vijay Deverakonda's team has dismissed viral social media claims that he made extravagant demands on the sets of his upcoming film Ranabaali, describing the reports as fabricated and part of a misinformation campaign. The controversy began after a fake screenshot, designed to resemble a Telugu news report, claimed that Vijay had sought five to six luxury caravans, 40-50 assistants, exclusive vanity facilities and other premium arrangements. The post also alleged that producer Y. Ravi Shankar and Mythri Movie Makers had approached the Telugu Film Producers Council over the actor's alleged demands. Producer Ravi Shankar categorically denied the reports, stating that no such issue had arisen during the production of the film.