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Pages 4

## The Great Nicobar Holistic Development Initiative: A Strategic Confluence Of Global Trade, Sustainable Tourism And National Security

The vision for the Great Nicobar Island is being reshaped through an ambitious holistic development initiative that seeks to position this remote territory as a cornerstone of global tourism and maritime security. Located at the southernmost tip of the Indian archipelago, the island is recognized for its immense geopolitical importance, sitting in close proximity to major international shipping lanes. This infrastructure project, spearheaded by the central government, is designed to leverage the unique geographical advantages of the region while fostering sustainable growth. By integrating a transhipment port, an international airport,



and a greenfield island's status. A world-class international airport, designed to facilitate seamless connectivity for both passengers and high-value trade. Furthermore, a greenfield city is envisioned to provide the necessary housing and services for a growing population, while a dedicated

power plant is being established to ensure the energy self-sufficiency of the entire complex.

The scale of this undertaking is reflected in the estimated investment of approximately 72,000 crore rupees. It is believed that such a substantial financial commitment will act as a catalyst for regional prosperity. The development is not merely seen as a local enhancement but as a strategic move to bolster India's presence in the Indo-Pacific region. By creating a robust economic engine in Great Nicobar, the reliance on external maritime hubs is expected to be reduced,

(Contd. on last page)

## Kaleidoscope of Rhythm, Colour & Tradition Island Tourism Festival-2025 enthrals audiences across multiple venues in A&N Islands

### Staff Correspondent

Sri Vijaya Puram, Dec. 28  
A kaleidoscope of rhythm, colour and tradition unfolded across multiple venues in the Andaman & Nicobar Islands as a vibrant line-up of cultural performances enthralled audiences during the ongoing Island Tourism Festival-2025. Showcasing India's rich and diverse artistic heritage, the evening brought together classical, folk, tribal and contemporary art forms, drawing enthusiastic participation from locals and visitors alike.

Today being Sunday, holiday for all, saw a significant surge in attendance at the main venue of Island Tourism Festival (ITF) 2025, with huge crowds enjoying cultural performances, handicrafts and food, as the popular annual event inaugurated yesterday, aimed to boost local tourism and showcase Island life, attracting both tourists and locals. The festival is being organized by the Tourism Department in association with the Department of Art & culture and other line Departments of A&N Administration, featured diverse artists and attractions, aiming for a lively, transformational tourism year for the A&N Islands. Vehicles approaching to the main venue made a beeline giving a tough time to the traffic personnel to maintain smooth traffic flow.

At the ITF Main Pavilion, the evening opened on an elegant note with performances by Aditya Natya Academy, followed by KRG Kalai Kaveri School. Artistes of the South Zone Culture Centre (SZCC)



Cultural programme at ITF Ground

mesmerised the audience with powerful presentations of Singaramelam, Theyyam and Martial Arts, while the vibrant folk dance Badherbai by artistes from Jammu & Kashmir added a distinctive regional flavour.

The cultural fervour continued with graceful performances by Vikas Academy, Balakrishna Nritya Academy and Gauri Shankara Classical Dance Academy, reflecting the depth and discipline of classical traditions. The evening culminated on a high note with an energetic musical performance by

The Kalapani Band, forms including Theyyam, Marakkalattam, Karagam, Oyil and Thappattam, highlighting the vibrancy of India's folk heritage. Adding further variety, performances by

Inspiration Dance Studio, Youth Club Ograbraj (Karaoke) and the Police Band kept the atmosphere lively and engaging. The evening also featured captivating folk and tribal dances and music by artistes of the Directorate of Culture & Language, Chhattisgarh, alongside melodious karaoke performances by the Friends Cultural Group and Event Musical Group,

drawing loud applause from the gathered audience.

The multi-venue celebrations once again underlined the Island Tourism Festival's role as a vibrant platform for cultural exchange, promoting unity in diversity and celebrating the rich artistic traditions of India in a festive Island setting.

At Wimberlygunj, cultural events were organised in the evening. Performances included Jhumurr (Shastriya-Lok) by Nrityangan, dances by Sri Sitaramanjaneya Youth and Event Musical Group,

(Contd. on last page)



Cultural programme at Marina Esplanade as part of ITF-2025

Generally cloudy sky and light to moderate rain with thunder is likely over Sri Vijaya Puram. Maximum and Minimum temperature will be around 29.5°C and 24.0°C respectively on Monday 29/12/2025. Maximum Temperature (°C) of Date: 29.6 Minimum Temperature (°C) of Date: 24.2 Relative Humidity (%) at 0830 IST : 086 Sunrise time on 29/12/2025 (in IST): 0538 Sunset time on 29/12/2025 (in IST): 1705 Rainfall upto 0830 hrs of date (last 24 hrs)- in mm: 010.1 Rainfall upto 1730 hrs of date in mm: 001.1 Rainfall (Progressive total from 1<sup>st</sup> January 2025 upto 0830 hrs (of date) in mm: 3492.9



पीएम सूर्य घर: मुफ्त विज्ञानी योजना

सरकारी को बदला दें और परों में विज्ञानी की सामग्री कम करने के लिए, अंदमान और निकोबार द्वीप समूह के विभिन्न विभागों के अंतर्गत, प्रायोगिकी सूर्य घर: मुफ्त विज्ञानी योजना अब अंदमान और निकोबार द्वीप समूह में पूरी तरह से लाई गई है। निवासी एवं सरकारी पदाधिकारी और पूरी तरह से अंतराष्ट्रीय विज्ञानों के माध्यम से साक्षात् बालों रूप स्टार्टअप सरकार जल्दी से सकारात्मक तरह तय कर दिया गया है।

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## DETAILS OF CULTURAL PROGRAMMES FOR ITF 2025

Date - 29.12.2025 (Monday)	
Venue/ Timing	5:30 pm to 7:00 pm
ITF Main Pavilion	<ol style="list-style-type: none"> <li>1. Jhumurr (Shastriya-Lok) Nrityangan (20min)</li> <li>2. Laksh Institute of Shiksha (20min)</li> <li>3. Creative Dance by artistes of EZCC (West Bengal) (25min)</li> <li>4. Thaiyam by artistes of SZCC (20min)</li> </ol>
Marina Esplanade	<ol style="list-style-type: none"> <li>1. Skit by Girls School (30min)</li> <li>2. Sur Saptak-A-Sangeet Academy (25min)</li> <li>3. Ras by Youth Service &amp; Cultural Activities by artistes of Gujarat (10min)</li> <li>4. Semi-classical dance by Saras Dance Academy (20min)</li> <li>5. Balkrishna Nritya Academy (20min)</li> <li>6. Naach Academy of Performing Arts (20min)</li> <li>7. Andaman Islands Film Society (20min)</li> <li>8. Melody Mix (Live Band) (30min)</li> </ol>
Wandoor	<ol style="list-style-type: none"> <li>1. Mukta Dhara (30min)</li> <li>2. Sujata Dance Academy (20min)</li> <li>3. Sambalpuri Dance by artistes of EZCC (10min)</li> <li>4. Kathak by Bhatkhande Sanskruti Vishwavidyalaya by artistes of Lucknow (20min)</li> <li>5. KRG Kalai Kaveri School (20min)</li> <li>6. Folk/ Tribal Dance, Ritual, Folk Music by artistes of Directorate, Culture &amp; Language, Chhattisgarh (10min)</li> <li>7. Friends Cultural Group (Karaoke) (25min)</li> <li>8. Youth Club Ograbraj (Karaoke) (20min)</li> <li>9. Kalangan (Karaoke) (20min)</li> <li>10. The Island Development (20min)</li> </ol>
Mayabunder	<ol style="list-style-type: none"> <li>1. Mahamaya/Netaji themed Creative Dance by artistes of EZCC Sangeet Musical Group (Karaoke)</li> </ol>
Diglipur	<ol style="list-style-type: none"> <li>1. Marakkalattam, Karagam, Oyil, Martial Arts, Thappattam, Thira, Theyyam by artistes of SZCC Srishti Cultural Group (Karaoke)</li> </ol>

6:00 pm to 8:00 pm

6:00 pm to 8:00 pm

## PAWS initiative strengthened through Inter-Departmental collaboration to address Stray Animal Management

### General public can report presence of stray animal in public spaces over Helpline No. 112

Sri Vijaya Puram, Dec. 28  
Training programme was conducted on July 25, 2025 which was attended by all the stakeholders including representatives of the District Administrations, Municipal Council, Rural Development Department, members of Tribal Council and PRI, College students among others. In a major move to manage the stray dog population and enhance public safety, the Department of Animal Husbandry & Veterinary Services (AH&VS), in collaboration with the District Administration and the Department of Rural Development (RD), is actively implementing the PAWS (Partnering for Animal Welfare & Sterilization) initiative with the objective of promoting humane, scientific, and sustainable management of stray animal populations. As part of the PAWS initiative, an Orientation-cum-training programme, particularly Animal Birth Control (ABC), sterilization, and vaccination, as part of a coordinated and humane approach. As part of the initiative, during this month, two dedicated veterinary teams, operating under the leadership of Dr. Mohammed and Dr. Baljit Kaur, were deployed at Shaheed Dweep and Swaraj Dweep, respectively. The teams successfully covered 91 animals at Shaheed Dweep and 121 animals at Swaraj Dweep under the Animal Birth Control (ABC) programme and allied veterinary interventions. Smti Pinki Das, (Contd. on last page)

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## The Great Nicobar Holistic Development Initiative: .....

(Contd. from page 1)

thereby strengthening the national economy and ensuring more direct control over trade routes.

### Environmental Stewardship and Conservation Efforts

A significant portion of the discourse surrounding the Great Nicobar development is focused on the preservation of its unique biodiversity. The island is home to several endemic species and vast tracts of tropical rainforest, which are protected under various environmental regulations. To address these concerns, comprehensive mitigation measures are being incorporated into the planning process. It is ensured that a large percentage of the island's landmass remains under forest cover, and specific zones are being demarcated to protect the nesting sites of the leatherback sea turtle.

Furthermore, a dedicated conservation plan for the Great Nicobar megapode is being implemented to ensure that the natural habitat of this rare bird is not irreparably harmed. Efforts are being made to balance the requirements of modern infrastructure with the ethical obligation to protect the environment. Afforestation projects are also being planned in other parts of the country to compensate for the diversion of forest land on the island. This approach is intended to maintain the ecological equilibrium while allowing for the necessary expansion of human enterprise.

### Enhancing National Security and Geopolitical Stability

The strategic location of Great Nicobar, situated near the Malacca Strait, places it at the heart of one of the world's busiest maritime corridors. Consequently, the enhancement of security infrastructure on the island is viewed as a priority for national defense. The development of a dual-use airport and improved port facilities will allow for better monitoring of maritime traffic and a more rapid response to potential security threats. The island is being transformed into a vital outpost that can support the activities of the Indian Armed Forces in the Bay of Bengal and the wider Indian Ocean.

By establishing a permanent and robust presence in the region, the stability of international trade routes is expected to be enhanced. The project is seen as a deterrent to unauthorized activities in the surrounding waters, including illegal fishing and piracy. The integration of security considerations into the broader development framework ensures that the island serves as both an economic gateway and a protective shield for the nation's maritime interests.

### Socio-Economic Opportunities for Local Communities

The influx of investment and the creation of new industries are expected to generate a wealth of opportunities for the inhabitants of the Andaman and Nicobar Islands. Thousands of direct and indirect jobs are anticipated to be created during the construction and operational phases of the project. Vocational training programs are being considered to equip the local workforce with the skills required for roles in the maritime, tourism, and service sectors.

Tourism is identified as a major driver for future growth, with the island's pristine beaches and unique cultural heritage serving as significant attractions. Sustainable tourism models are being developed to ensure that the arrival of international visitors does not overwhelm the local infrastructure or damage the environment. By fostering a diverse economy, the dependence on traditional sectors is reduced, and a more resilient financial future for the islanders is secured. The improvement of healthcare, education, and digital connectivity is also a key component of the township's design, ensuring that the benefits of development are felt by all residents.

### Modern Infrastructure and Technological Integration

The planned greenfield township is being designed as a smart city, utilizing the latest advancements in urban planning and sustainable technology. Renewable energy sources, such as solar and wind power, are being explored to supplement the island's energy needs. Waste management systems and water desalination plants are being integrated into the master plan to minimize the environmental footprint of the new urban center.

The digital infrastructure is also receiving significant attention, with the extension of undersea fiber-optic cables to provide high-speed internet access. This connectivity is essential for the operation of a modern transshipment port and for attracting global businesses to the island. By creating a technologically advanced environment, Great Nicobar is being positioned as a forward-looking destination that can compete with established international hubs. The synergy between high-tech infrastructure and the natural beauty of the island is intended to create a unique and desirable location for both residents and investors.

### Long-term Vision for the Indo-Pacific Region

The transformation of Great Nicobar is viewed as a long-term commitment to the regional integration of the Indo-Pacific. By serving as a bridge between South Asia and Southeast Asia, the island is expected to play a pivotal role in regional diplomacy and economic cooperation. The project aligns with broader national policies aimed at enhancing connectivity and building strong partnerships with neighboring maritime nations.

As the development progresses, the island is likely to become a focal point for scientific research and environmental monitoring. The unique ecosystems of the region provide a living laboratory for studying climate change and marine biology. By hosting international research initiatives, Great Nicobar can contribute to the global understanding of these critical issues. In conclusion, the holistic development of the island is a multifaceted endeavor that seeks to harmonize economic growth, environmental protection, and national security, ultimately creating a sustainable and prosperous future for this strategic gateway. (Source: [www.travelandtourworld.com](http://www.travelandtourworld.com))

## PAWS initiative strengthened through .....

(Contd. from page 1)

Pradhan, GP Shaheed Dweep; Shri Alok Mridha, Pradhan, Shyam Nagar; Shri Ajit Roy, Pradhan, Govind Nagar, Smti Gurjot Kaur, BDO, Prothrapur Block, Shri Sudhanshu Biswas and Smti C. Aleena, Panchayat Secretary, Swaraj Dweep, extended valuable support by facilitating temporary dog shelter and arrangements for feeding and management of the animals during the programme. Additionally, the SVPMC provided trained dog catchers, who also trained local volunteers in humane dog-catching methods, contributing significantly to the smooth implementation of the programme.

During the campaign, awareness programmes were conducted on 'Stray Dog Bite Prevention' all over the Islands to educate citizens on safe behavior around community animals including schools and among general public. In Shaheed Dweep, 636 students and teachers attended the awareness programmes while in Swaraj Dweep, 1198 students and teachers were covered. The programme witnessed enthusiastic participation from students as well, who were advised to participate in the ABC programmes by bringing their pets to the Veterinary Dispensary for sterilization. The general public were made aware of the need for waste management and identification of dedicated dog feeding zones, especially in tourist popular beaches.

Encouraged by the progress achieved in Swaraj Dweep, similar veterinary teams have now been constituted for North and Middle Andaman, and field operations are being planned in coordination with the respective District Administration and local bodies to ensure effective coverage and sustained outcomes. The campaign will cover towns in Rangat and Diglipur where ABC programmes will aim at sterilization of maximum numbers of stray dogs while at the same time sensitize the general public, especially the school children, about their role in management of stray dog population and the need for avoiding human-dog conflict.

The Department of Animal Husbandry & Veterinary Services earnestly requests the cooperation of residents, Pradhans, and local NGOs to extend their cooperation for making this program successful.

The Andaman and Nicobar Administration has designated Helpline No. ERSS-112 to report presence of stray animal in public spaces.

The collaborative implementation of PAWS reflects the Administration's commitment to responsible stray animal management, community participation, and humane animal welfare practices, in alignment with national guidelines and judicial directions, a press release from Department of AH&VS said.

## Open Basketball Championship for Men & Women to be held on Dec. 30

Sri Vijaya Puram, Dec. 28 (substitute). This for the Runners- up Ph. No. 7063974074/ The Department of championship will team respectively). 9434270758 latest by Sports and Youth kick off on Dec. 30 at 4 Interested 29.12.2025 at 5 pm. The Affairs will be pm onwards. There participants from Govt/Private Schools, matches fixture will be conducting '3x3 Open B basketball and this event will be Colleges and other drawn on 30.12.2025 at 4 Championship for Men & Women' on cost basis. The Runner Institutions/ Netaji Stadium. Each and Winner team of names to the Event Complex and the club may register their category will be felicitated with medal, Nagesh Rao, PET/ Basketball Coach from Department of players (3 players on the court and 1 award. (Rs. 5000/- for Department of Sports and Youth Affairs over said.

## Island Tourism Festival-2025 enthrals audiences across .....

(Contd. from page 1)



Cultural programme at ITF Ground



Cultural programme at Car Nicobar as part of ITF-2025



Cultural programme at Rangat as part of ITF-2025



Cultural programme at Wimerlygunj as part of ITF-2025

Club, Sambalpuri dance by artistes of the East Zone Cultural Centre (EZCC), and Kathak by artistes of Bhatkhande Sanskriti Vishwavidyalaya, Lucknow. Folk forms such as Ras from Gujarat, along with performances by Kangan, The Island Development and Swaraj Youth Club, kept the audience engaged, while Arpan Music Academy (Live Band) delivered a rousing conclusion.

Cultural programmes were also held at Hutbay, Baratang, Rangat and Car Nicobar, ensuring Island-wide participation in the festivities.

At Hutbay, performances were presented by the Sri Sitaramanjaneya Temple Committee and the Nritya Academy of Classical Dance.

At Baratang, a Mahamaya/Netaji-themed creative dance by artistes of EZCC and a Sangeet Musical Group performance drew appreciation.

At Rangat, SZCC artistes showcased traditional forms including Marakkalattam, Karagam, Oyil, Martial Arts, Thappattam, Thira and Theyyam, followed by a karaoke performance by Srishti Cultural Group.

At Car Nicobar, SZCC artistes presented Marakkalattam, Karagam, Oyil, Martial Arts, Thappattam, Thira, Theyyam with an impressive repertoire of traditional and ritual dances, followed by a lively karaoke programme by Dream World Entertainer.

The widespread celebrations witnessed enthusiastic participation from locals and visitors alike, reinforcing the Island Tourism Festival's role as a vibrant platform for cultural exchange and the promotion of India's rich artistic traditions.

## Live Streaming of Cultural Programmes during ITF

Viewers can scan QR Code & enjoy the show from anywhere

Sri Vijaya Puram, Dec. 28

In an effort to bring the vibrant cultural celebrations of the Island Tourism Festival (ITF) closer to the public, the Directorate of Tourism, Andaman and Nicobar Administration, has arranged live streaming of the cultural programmes through its official YouTube channel and other social media platforms.

Members of the public who are unable to attend the festival venue in person can now watch the live performances seamlessly by simply scanning the QR code displayed at prominent locations and on ITF publicity materials. The

Island Tourism Festival 2025

27-12-2025



Scan to watch ITF 2025 live on YouTube

QR code will directly lead viewers to the official YouTube channel of the Tourism Department, where the cultural programmes will be streamed live.

The initiative aims to ensure wider outreach, enabling residents,

tourists, and culture enthusiasts to experience the colourful performances, traditional dances, music, and artistic expressions

presented by renowned artists from the mainland along with talented local artists during ITF, anytime and anywhere.

The Directorate of Tourism has invited everyone to make use of this digital initiative and be a part of the Island Tourism Festival celebrations by scanning the QR code and tuning in live through the Tourism Department's official YouTube channel and social media handles, a press release from the Tourism Department said.

## Exposure visit to GPS Subhashgram



Diglipur, Dec. 28

The Block Project Office, Diglipur, under Samagra Shiksha (Inclusive Education) organised a Block Level Exposure Visit to GPS Subhashgram. The programme aimed to strengthen pre-primary education by promoting inclusive, child-friendly, and activity-based learning practices. During the programme, various resource persons delivered sessions on different topics, including classroom environment, effective use of teaching-learning materials, activity-based teaching methods, and smooth transition between activities. Teachers were also oriented on inclusive education strategies, utilization of block-level resource rooms for CwSN, and goal setting for classroom improvement, a press release from BPO Diglipur said.

## Dept. of AH&VS sensitizes students of GSS Dairy Farm on animal bite prevention and safety protocols

Sri Vijaya Puram, Dec. 28

Continuing its intensive island-wide mass awareness campaign on stray dog bite prevention and management, the Department of AH&VS conducted a dedicated awareness session for students and staff of GSSS Dairy Farm recently.

Participants were familiarized with practical safety steps. The importance of the ongoing Animal Birth Control (ABC) programme in keeping the stray dog population under humane and scientific control was also highlighted, a press release from Department of AH&VS said.

The resource person explained in detail the preventive behaviour to be adopted around animals, especially stray and pet dogs, immediate

# Your Money, Your Right

## Reclaiming Forgotten Financial Assets and Strengthening Citizen Ownership

### Key Takeaways

‘आपकी पूँजी, आपका अधिकार’ – Your Money, Your Right is a nationwide awareness and facilitation initiative to help citizens identify and reclaim unclaimed financial assets. The initiative addresses unclaimed savings across banks, insurance, mutual funds, dividends, shares and retirement benefits held within the regulated financial system. Coordinated by the Department of Financial Services with financial sector regulators, the campaign combines digital portals with district-level facilitation. Through coordinated efforts of Government departments, regulators and financial institutions, nearly Rs.2,000 crore has been returned to rightful owners.

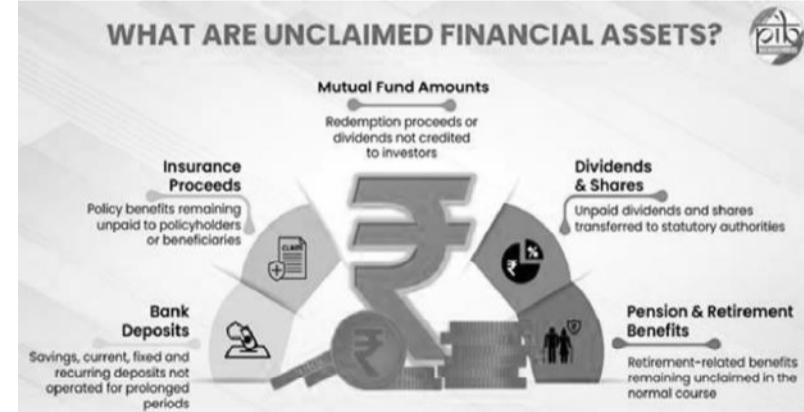


Across generations, Indian families have saved carefully through opening bank accounts, purchasing insurance policies, investing in mutual funds, earning dividends from shares and setting aside money for retirement. These financial decisions are taken with a hope and responsibility, often to secure children's education, support healthcare needs, and ensure dignity in old age.

Yet, over time, a significant portion of these hard-earned savings has remained unclaimed. The money has not vanished, nor has it been misused. It lies safely with regulated financial institutions, separated from its rightful owners due to lack of awareness, outdated records, changes in residence, or missing documentation. In many cases, families are simply unaware that such assets exist.

Your Money, Your Right is a nationwide effort to reconnect citizens with these forgotten financial assets and ensure that money that belongs to individuals and families ultimately finds its way back to them.

### What Are Unclaimed Financial Assets?



**Unclaimed financial assets arise when money held with financial institutions is not claimed by the account holder or their legal heirs for a prolonged period. Such assets include:**

- ⇒ Bank deposits such as savings accounts, current accounts, fixed deposits and recurring deposits that have not been operated for ten years or more
- ⇒ Insurance policy proceeds that remain unpaid beyond the due date
- ⇒ Mutual fund redemption proceeds or dividends that could not be credited due to reasons such as change in bank account, bank account closure, incomplete bank account in records etc.
- ⇒ Dividends and shares that remain unclaimed and are transferred to statutory authorities
- ⇒ Pension and retirement benefits that are not claimed within the normal course

In most cases, assets may become unclaimed because of routine life events such as migration for work, changes in contact details, closure of old bank accounts, or lack of information among family members and legal heirs.

### The “Your Money, Your Right” Initiative

To address this challenge in a structured and citizen-centric manner, the Government launched the “आपकी पूँजी, आपका अधिकार” – Your Money, Your Right initiative in October 2025 as a nationwide awareness and facilitation campaign.

The initiative is coordinated by the Department of Financial Services, Ministry of Finance, in collaboration with key financial sector fund regulators, including:

- ⇒ Reserve Bank of India (RBI)
- ⇒ Insurance Regulatory and Development Authority of India (IRDAI)
- ⇒ Securities and Exchange Board of India (SEBI)
- ⇒ Investor Education and Protection Fund Authority (IEPFA)
- ⇒ Pension Fund Regulatory and Development Authority (PFRDA)

The central objective is to help citizens identify, access and reclaim financial assets that legally belong to them, using simple processes and transparent systems.

### The Scale of Unclaimed Money



The volume of unclaimed financial assets in India is significant and spans multiple segments of the formal financial system. Indicative estimates suggest that Indian banks together hold around Rs.78,000 crore in unclaimed deposits. Unclaimed insurance policy proceeds are estimated at nearly Rs.14,000 crore, while unclaimed amounts in mutual funds are about Rs.3,000 crore. In addition, unclaimed dividends account for around Rs.9,000 crore.

Together, these amounts underline the scale of unclaimed savings belonging to citizens that continue to remain unused, despite being securely held within the financial system.

### Why Unclaimed Assets Matter

Unclaimed money is more than a financial statistic. For households, it may result in restricted or deferred access to funds needed for education, healthcare, livelihood support or emergencies. For senior citizens, it could involve pensions or insurance benefits that provide essential financial security.

At a systemic level, unclaimed assets weaken the connection between citizens and the formal financial system. When people are unable to access money that belongs to them, it affects trust, participation and confidence. Addressing this issue with “Your Money, Your Right” initiative strengthens not only household finances, but also the credibility and inclusiveness of financial



### Digital Platforms for Tracing Unclaimed Assets

#### Unclaimed Bank Deposits – UDGAM Portal

The UDGAM portal, developed by the Reserve Bank of India, provides a central search facility for unclaimed bank deposits across participating banks in a centralized manner. While claims are settled by the respective banks, the portal helps citizens identify where unclaimed balances exist.

If a bank deposit remains unclaimed for ten years or more, it is transferred to the Depositor Education and Awareness Fund (DEA Fund). However, the money still belongs to the customer, and there is no time limit for the customer or their legal heirs to claim it. The portal can be accessed at: <https://udgam.rbi.org.in/unclaimed-deposits/#/login>

#### Insurance Proceeds – Bima Bharosa Portal

The Bima Bharosa portal enables individuals to trace unclaimed insurance policy proceeds. It allows policyholders, nominees and legal heirs to check whether any insurance amounts are due to them by providing links to the enquiry pages of insurers.

An insurance amount is treated as unclaimed when it remains unpaid beyond twelve months from the due date. Insurance proceeds that remain unclaimed for more than ten years are transferred to the Senior Citizens' Welfare Fund (SCWF) maintained by the Government. Such transfer does not affect ownership rights, and beneficiaries continue to retain the right to claim the amount, up to 25 years from the date of transfer.

Policyholders, nominees or legal heirs may approach the concerned insurer to initiate claims even after transfer to the SCWF, in accordance with prescribed procedures. There is no fee for claiming unclaimed insurance proceeds.

The framework also encourages preventive measures, including updating contact details, registering and updating nominations, informing family members about insurance policies, and maintaining physical or digital records of policy documents, including through platforms such as DigiLocker. The policies can also be linked to Aadhaar and PAN for easy identification.

The portal can be accessed at: <https://bimbaharosa.irdai.gov.in/>

#### Mutual Fund Investments – MITRA Portal

The Mutual Fund Investment Tracing and Retrieval Assistant (MITRA), hosted on MF Central, enables investors to trace

unclaimed and inactive mutual fund investments. The platform allows investors to identify the mutual fund in which such investments may be held, using the prescribed search parameters.

Folio number is a unique identification number provided by mutual fund institutions to their investors in order to track their assets in a certain scheme.

Mutual fund amounts remain unclaimed when redemption, maturity proceeds, or dividends are not credited to the investor's bank account due to reasons such as changes or closure of bank accounts, incomplete records, outdated contact details, or pending KYC compliance.

In such cases, the money is not lost; on the due date, it is transferred to designated unclaimed schemes, where it remains until it is claimed. Additionally, a mutual fund folio is treated as inactive if the investor does not make any transaction for ten years, even though unit balance is available in the folio.

MITRA facilitates the identification of unclaimed or inactive investments, after which investors may contact the concerned Asset Management Company (AMC) or Registrar and Transfer Agent (RTA) to initiate the claim process.

The framework also emphasizes preventive measures, encouraging investors to keep KYC details, bank account information and contact records updated, and to regularly review account statements to avoid future instances of unclaimed investments.

The portal can be accessed at: <https://app.mfcentral.com/investor/signin>

#### Dividends and Shares – IEPFA Portal

Unclaimed dividends and shares are transferred by companies to the Investor Education and Protection Fund Authority (IEPFA) after remaining unpaid or unclaimed for a continuous period of seven years. The IEPFA portal provides a search facility that allows individuals to trace unclaimed dividends, shares or deposits by entering details such as PAN, Name or Company Name & Demat ID/Folio Number.

There is no charge for filing a claim with the IEPFA, and there is no specific time limit for claiming amounts transferred to the Fund. The rightful claimant can apply for a refund at any point after the transfer has been made.

The portal can be accessed at: <https://www.iepf.gov.in/content/iepf/global/master/Home/Home.html>

#### Taking the Initiative to the Ground

The “Your Money, Your Right” initiative places strong emphasis on direct citizen outreach, combining digital platforms with structured on-ground engagement to ensure wide and inclusive coverage across the country.

Launched in October 2025, the initiative was implemented as a three-month nationwide drive from October to December 2025, covering every State and Union Territory. The campaign is anchored in the 3A Framework – Awareness, Accessibility and Action, with the objective of enabling citizens to identify, access and reclaim their rightful savings through simple and transparent processes.

From October until 19th December 2025, facilitation camps were organized in 668 districts. These camps witnessed active participation from public representatives, district administrations, and officials from banks, insurance companies and other financial institutions, ensuring coordinated and effective service delivery at the local level.

⇒ The camps were conducted through State-Level Bankers' Committees and State-Level Insurance Committees, in coordination with lead district banks and local administrations.

⇒ Citizens were assisted through helpdesks and digital kiosks to check for unclaimed financial assets and initiate claims conveniently.

⇒ Citizens were also encouraged to enrol under financial inclusion schemes and complete KYC and re-KYC formalities, thereby strengthening their link with the formal financial system.

#### District-Level Outcome

District-level implementation translated national objectives into measurable outcomes at the local level. Dormant and unclaimed financial accounts were identified, claims were initiated, and funds were restored to beneficiaries in multiple instances, including through on-the-spot settlements during outreach activities. The participation of banks, insurance companies and other financial institutions on a common platform enabled coordinated service delivery, simplified citizen interaction and reduced procedural delays.

#### Progress Achieved

The coordinated efforts of Government departments, regulators and financial institutions yielded tangible results during the course of the campaign. Nearly Rs.2,000 crore was returned to rightful owners, reconnecting families with financial assets that had remained unclaimed for extended periods.

In addition to financial recovery, the initiative contributed to improved awareness around nominations, documentation and record-keeping, supporting more effective financial planning at the household level.

#### Conclusion

“आपकी पूँजी, आपका अधिकार” – Your Money, Your Right is a focused and citizen-centric initiative that reconnects individuals and families with financial assets that rightfully belong to them. By combining awareness, simplified access and coordinated facilitation, the initiative addresses a long-standing gap in the financial system and ensures that unclaimed savings are identified and returned to their rightful owners.

At a broader level, the initiative strengthens trust in financial institutions, reinforces financial inclusion and promotes responsible financial practices. By ensuring that personal savings remain accessible, protected and transferable, Your Money, Your Right contributes to a more transparent, responsive and citizen-first financial ecosystem. (Source: PIB)

**OFFICE OF THE DEPUTY CONSERVATOR OF FORESTS  
WORKING PLAN DIVISION,  
HADDO, SRI VIJAYA PURAM - 744102**
**RFP NOTICE**

Deputy Conservator of Forests, Working Plan Division, Haddo, Sri Vijaya Puram on behalf of President of India invites Online RFP for the following tender inquiries:

S. No.	Tender Enquiry No.	Brief Description	Due date up to 3:00 pm
1	DCF (WP) RO/TECH/PoSWP/Vol-1/843 dated 22/12/2025 Tender ID: 2025_DCFWP_21137_1	Request for Proposal (RFP) for Hiring of Services for Providing Assistance to Forest Department in Preparation of Working Plans of Two Forest Divisions of UT of Andaman & Nicobar Islands as per National Working Plan Code 2023	23/01/2026

Complete tender documents are available in the A&N Administration e-tender portal (<https://eprocure.andamannicobar.gov.in>). The tender should be submitted online as per the tender document.

I.D. No. 11914

Deputy Conservator of Forests  
Working Plan Division

**INVENT PUBLIC SCHOOL****GARACHARAMA, SRI VIJAYA PURAM, SOUTH ANDAMAN**

Recognised by Directorate of Education, A & N Administration

Udise Code: 35010103810

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Recognised by Directorate of Education, A & N Administration

CBSE Affiliation No. 2530021

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Admissions open for Pre-Primary (Nursery, KG-I, KG-II) & Class-I to Class-V in the Invent Public School, Garacharama, Sri Vijaya Puram, South Andaman. As per RTE ACT 2009, 25% Reservation will be given for economically weaker sections and BPL category.

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**HIGH COURT FORM NO. (P) 72**

Notice inviting other Claimants to representation to come forward Section 373 of the Indian Succession Act, 1925.

**IN THE COURT OF DISTRICT DELEGATE CIVIL JUDGE SENIOR DIVISION AT PORT BLAIR**

Misc. Judicial Case No. 42 of 2025

Smti. B. Sumathi,  
W/o Late U. Balakrishnan,  
Ex. Sanitary Mazdoor,  
R/o Municipal Quarter No.12,  
Brookshabad, Sri Vijaya Puram Tehsil, South Andaman. 744103 & Others  
.....Petitioners

-Versus-

The Secretary,  
Sri Vijaya Puram Municipal Council, South Andaman- 744101

.....Respondent

IN THE MATTER OF GRANT OF SUCCESSION CERTIFICATE IN RESPECT OF DECEASED LATE U.BALAKRISHNAN, S/o LATE C. UDAIYAN, R/o BROOKSHABAD, SRI VIJAYA PURAM VILLAGE UNDER SOUTH ANDAMAN.

Whereas, an Application is made to this Court on day of 2025 by the petitioner above named Smti. B Sumathi, W/o Late U. Balakrishnan, Ex-Sanitary Mazdoor, R/o Municipal Quarter No. 12, Brookshabad, Sri Vijaya Puram Tehsil, South Andaman - 744103 for grant of Succession Certificate in respect of debts in the name of deceased Late U Balakrishnan and the hearing of the Case has been fixed on 06/01/2026 and the Notice is hereby given to you / General Public that if any other person claimed to be the heir of the deceased Late U Balakrishnan and the sum of Rs. 25,00,000/- (Rupees Twenty Five Lakhs Only) pending amount in the Account of the deceased Late U. Balakrishnan and the monthly pension of Rs. 18,000/- left over by the said deceased in the Office of the Sri Vijaya Puram Municipal Council, may if so desire, appear in this Court either in person or by a Pleader on the aforesaid date and file objection and also be prepared to file documents and to adduce evidence in support of the claim.

Given under my hand and the Seal of the Court on this 28<sup>th</sup> day of Nov., 2025.

Seal

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At Port Blair  
By Order of Court  
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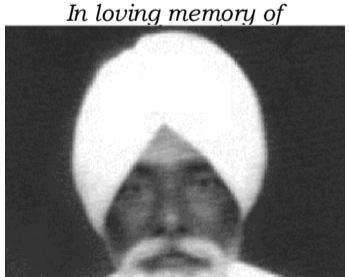
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Reg. No. 22273/LC/2025

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Ex-LHC, Police Deptt.

R/o Aberdeen Bazar, SVP

**Inserted by:** Smti. Ranjeet

Kaur (Wife), Smti. Baljit Kaur

(Daughter), Shri Sarabjit

Singh & Thersame Singh

(Sons) and all Daughter-in-Laws, Grandsons and Grand

Daughters.

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