

**TODAY's QUOTE**  
Quality products, services key  
for Viksit Bharat goal

“India cannot ignore the quality of products and services if the country has to become a developed nation by 2047. BIS would consider making silver jewellery hallmarking mandatory only after the creation of necessary infrastructure. Since its inception, the BIS has worked with a singular purpose to ensure that every citizen gets access to safe, reliable and quality products

— Sanjay Garg, DG,

Bureau of Indian Standards (BIS)



# BIZZ BUZZ

MONDAY TO SATURDAY

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BUSINESS DAILY



MARKETS AT A GLANCE		
Sensex	85,063.34	0.44%▼
Nifty	26,178.70	0.27%▼
Bank Nifty	60,118.40	0.12%▲
Gold	1,41,500/10gms	1,100▲
Silver	2,51,000	7,000▲
Rupee	90.18	12ps▲
Crude Oil	61.63/bbl	0.21%▼

## INSIDE



Automobile retail sales up 7.71% in 2025, says FADA

Retail sales of vehicles across categories in India in 2025 grew by 7.71 per cent at 2,81,61,226 units as compared to 2,61,45,445 in 2024, with GST 2.0 helping overcome a subdued start to the year, Federation of Automobile Dealers Associations said on Tuesday

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Two airports demand turns louder as 'row' over Bhogapuram deepens

Even as the recent successful landing and takeoff of validation flight at greenfield Bhogapuram Int'l Airport triggered a war of claims among the ruling TDP and its allies and the Opposition YSRCP, another demand for continuation of Visakhapatnam Int'l Airport is turning louder

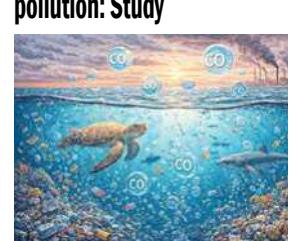
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Indices slide for second session amid selling in blue chip scrips



P6

Oceans struggling to absorb CO2 amid microplastic pollution: Study



P8

## TWEETY FRUITY

Build with a long term vision

Growth has many definitions. For me, it was never only about size or market presence.

It was about creating relevance that lasts. About earning trust every day.

About building organisations where people feel safe to think, question, and grow

Harsh Mariwala  
@hcmariwala, Founder, Marico

## People love ideas

People fall in love with ideas because ideas never fight back.

Execution does, it exposes your blind spots, your patience, your habits and your excuses. Most people learn more from the first week of doing than the first year of imagining

Motilal Oswal  
@MrMotilalOswal, Founder, MOSLI

## Build systems

Clarity beats speed. Responsiveness beats cleverness. Systems beat memory

Ankur Warikoo  
@warikoo, Founder, Webveda

# RIL shares plunge 4%, mcap erodes by ₹94k cr

Stock edged lower by 4.42 per cent

NEW DELHI

SHARES of Reliance Industries ended over 4 per cent lower on Tuesday, weighing heavily on benchmark equity indices, after the conglomerate dismissed media reports claiming that three vessels carrying Russian crude oil were headed to its Jamnagar refinery.

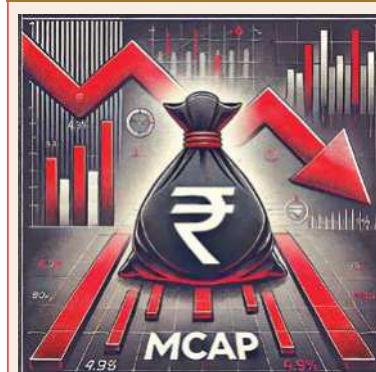
The blue-chip stock edged lower by 4.42 per cent to end at Rs 1,507.70 on the BSE.

During the day, it dropped 5 per cent to Rs 1,497.05. At the NSE, the stock declined by 4.46 per cent to settle at Rs 1,507.60. During the day, it tacked 5.18 per cent to Rs 1,496.30.

The company's market valuation eroded by Rs 94,388.99 crore to Rs 20,40,290.90 crore in a single day.

“Stock-specific pressure added to the weakness, as Reliance Industries fell over 4 per cent, its steepest intra-day decline in more than eight months,” Sidharth Khemka - Head of Research, Wealth Management, Motilal Oswal Financial Services Ltd, said.

## Reliance Market Cap Before vs After



What Drove the Sell-off?  
Profit Booking at record highs

Stock had recently reached fresh highs → some investors locked in gains

### Volatility sentiment

Heavy volumes and risk-off mood deepened intra-day weakness

### Sector Weakness - Energy Stocks Slide

Broader sell-off in oil & energy counters added pressure

Before: ₹21.6 lakh crore After: ₹20.6 lakh crore

Selling in the blue-chip stock dragged the benchmark indices Sensex and Nifty lower.

The 30-share BSE Sensex dropped 376.28 points or 0.44 per cent to settle at 85,063.34. The 50-share NSE Nifty declined 71.60 points or 0.27 per cent to end at 26,178.70. The company's stock hit its record high of Rs 1,611.20 in the

previous trade. Last year, the stock jumped over 29 per cent. Reliance Industries Ltd, the operator of the world's largest single site oil refining complex and till recently India's biggest buyer of Russian oil, on Tuesday said it has not received any Russian barrels in almost three weeks and none are expected in January.

## ‘Foreign inflows into real estate down 16 pc’

NEW DELHI

INSTITUTIONAL investments in Indian real estate rose 29 per cent to a record USD 8.47 billion last year, despite a 16 per cent drop in foreign fund inflow due to global uncertainties, according to Colliers India.

Real estate consultant Colliers India on Tuesday released the data of institutional investments in Indian real estate, showing that the inflow touched an all-time high of USD 8.47 billion in 2025 as against USD 6.56 billion in the preceding year. As per the data, domestic investments more than doubled to USD 4.82 billion last year from USD 2.24 billion during 2024. However, foreign investments dipped 16 per cent to USD 3.65 billion from USD 4.32 billion. The institutional inflow

of funds includes investments by family offices, foreign corporate groups, foreign banks, proprietary funds, pension funds, private equity, real estate fund-cum-developers, foreign-funded NBFCs, listed REITs, and sovereign wealth funds. Colliers said, adding that the data has been compiled as per available information in the public domain. “During the year, office assets continued to attract bulk of the investments, accounting for 54 per cent of the annual inflows, followed by residential and industrial & warehousing assets,” said Badal Yagnik, CEO and MD, Colliers India. Looking ahead, he said the institutional investments are expected to strengthen further, supported by expanding domestic capital, improving global risk appetite, and India's strong economic fundamentals.

## BIZZ Talk INTERVIEW

Digital transformation: Smaller banks struggle with costs and scale when adopting large banks' digital strategies

Smaller banks often overlook the fact that digital transformation is not merely about procuring technology. “They see what the largest banks have deployed and attempt to replicate it, only to discover that those solutions were purpose-built for different operating models, different customer volumes, and different cost structures,” says Sundararajan S, Co-founder & CEO of i-exceed in an exclusive interaction with Bizz Buzz

SUNDARARAJAN S

Full interview on Page 5

## SIPB approves 14 projects worth ₹19,391 crore

CM Naidu for sustaining investment tempo



BIZZ BUZZ BUREAU  
AMARAVATI

THE 14th State Investment Promotion Board (SIPB), which met here on Tuesday approved 14 new projects envisaging an investment of Rs.19,391 crore the potential for employment of 11,753.

Presiding over the meeting held at the Secretariat, Chief Minister N. Chandrababu Naidu directed the Ministers and officials to work with the same enthusiasm in 2026 as well, saying they could get good results due to teamwork in 2025.

The 14th SIPB meeting approved various investments in industries, tourism, food processing and

energy sectors. Since the coalition formed the government, SIPB meetings have so far approved investments worth Rs.8,74,705 crore creating employment opportunities for 8,35,675 people.

As the SIPB meeting began, Ministers and senior officials of various departments, including the Chief Secretary K. Vijayanand wished the Chief Minister a Happy The Chief Secretary told the Chief Minister that they have been able to make huge investments in 2025.

On this occasion, the Chief Minister said “everyone has done a wonderful job for the State in 2025. The brand image that was lost during the

previous government's rule has returned to the State and large scale investments have come. Big industries are investing in Andhra Pradesh. Big companies like Google, Tata, Jindal, Birla, Adani, Reliance, TCS, Cognizant have invested in Andhra Pradesh. Ministers and officials should take responsibility without making any small mistake, the Chief Minister opined.

“We have done a great job in the electricity sector. We have reduced the electricity charges by 13 paise. Without passing on the burden of Rs. 4500 crore true-up charges on the public, we have decided to absorb it,” Naidu pointed out.

## Hydrogen vehicle push gets a ministerial ride

NEW DELHI

TO promote green hydrogen and clean mobility in the country, Union Minister for New and Renewable Energy, Pralhad Joshi, and Union Minister for Road Transport and Highways, Nitin Gadkari, on Tuesday took a joint ride in the Toyota Mirai Fuel Cell Electric Vehicle (FCEV) here.

Joshi drove the Mirai from Bharat Mandapam to the residence of Gadkari in the national capital, highlighting the government's commitment to promoting green hydrogen and clean mobility in the country, said the Ministry of New and Renewable Energy in a statement.



The Toyota 'Mirai', a second-generation hydrogen fuel-cell electric vehicle (FCEV), produces electricity through a chemical reaction between hydrogen and oxygen, emitting only water vapour as a by-product.

With a driving range of approximately 650 km and a refuelling time of under five minutes, it is among the world's most advanced and efficient zero-emission mobility solutions, according to the statement.

## India's services sector activity eases in Dec

NEW DELHI: India's services sector growth moderated in December, as the rates of expansion in incoming new work and output eased to the slowest in 11 months, and companies refrained from recruiting additional staff, a monthly survey said on Tuesday.

The seasonally adjusted HSBC India Services PMI Business Activity Index fell from 59.8 in November to 58.0 in December, indicating the slowest rate of expansion since January. In the Purchasing Managers' Index (PMI) parlance, a print above 50 means expansion, while a score below 50 denotes contraction. Firms remained upbeat towards growth prospects, but overall sentiment fell to its lowest level in nearly three-and-a-half years, the survey said. “While India's service sector continued to perform well in December, the retreat in several survey indicators as 2025 ended may suggest a moderation in growth heading into the new year,” said Pollyanna De Lima, Economics Associate Director at S&P Global Market Intelligence.

## GenAI Adoption in India: Beyond experimentation

### India among top global adopters

- GenAI in Everyday Life
- Integrated into daily routines
- Used for personal + professional decisions
- Shopping Goes AI-First
- 3rd most common use case of GenAI

### How consumers use GenAI

- 63% use GenAI at work
- 64% use it to:
- Research brands
- Compare products
- Aid purchase decisions

### Awareness & Usage

- 94% consumer awareness of GenAI
- 62% active usage

### AI key shopping sectors

- Groceries
- Electronics
- Travel
- Healthcare

35% rise in GenAI-led shopping use (Feb-Nov 2025)

Brands must focus on

- Clear value propositions
- High-quality data
- Responsible AI practices

# India's GenAI moment has arrived

NEW DELHI

like groceries, according to the report by BCG.

According to it, use of GenAI for shopping increased 35 per cent between February and November 2025. Its application spans professional and consumer decision-making, with 63 per cent of users relying on these tools at work and 64 per cent using them to research brands and products as part of the purchase journey.

This has important implications for brands. GenAI is now playing a significant role across consumer discovery, evaluation, and decision-making. With adop-

tion extending across personal and professional decisions, brands in India will need to ensure they are effectively represented in AI-enabled journeys through clear value propositions, high-quality data, and responsible AI practices”, said Kanika Sanghi, Partner and Director, BCG.

Since BCG began tracking global GenAI use two years ago, consumer awareness has risen by 12 points, and use has grown by 25 points.

In some countries, about half of consumers are GenAI users, including Brazil (63 per cent), India (62 per cent), Japan (48 per cent), and the US (42 per cent), said the report.

“Consumers use GenAI to explore and compare everything from electronics and travel to groceries and health care,” the findings showed.

Other recent BCG research found that GenAI assistants and chat tools ranked as the second most influential touchpoint among consumers who have used them in their purchase journey. Among daily GenAI users, these tools rank as the most influential touchpoint overall.