

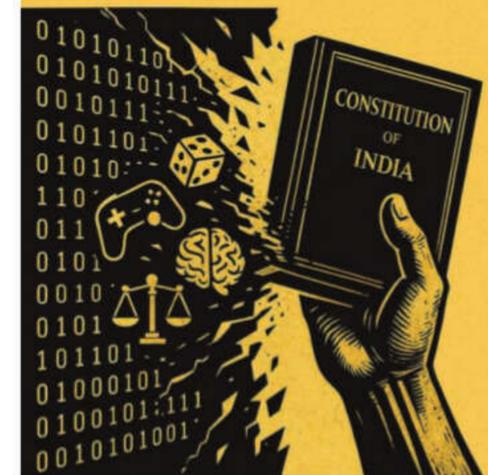


SKOCH Breaks the Binary India's First Constitutionally Anchored Gaming Framework

Sameer Kochhar
Reforms Historian and Chairman,
SKOCH Group

When regulatory silence clouds India's booming digital gaming sector, SKOCH has stepped in with the country's first constitutionally grounded Responsible Online Gaming Framework. Unlike fragmented self-regulatory efforts and the outdated binary of 'games of skill' versus 'games of chance,' this framework offers legal clarity, ethical innovation, and a structured path forward. As courts are inundated with gaming litigation, FIRs multiply, and states pass conflicting laws, SKOCH presents a cohesive regulatory vision.

India's digital gaming industry is among the fastest-growing globally, drawing major investments, creating jobs, and contributing significantly to the economy. Yet, it remains stuck in a legal and policy vacuum—governed by colonial-era laws, state-level inconsistencies, and judicial interventions filling



“SKOCH argues that leaving regulation in the hands of industry is not just inadequate—it is dangerous. What India needs is not another PR campaign dressed as governance, but a statutory framework backed by constitutional authority and coordinated federal mechanisms. No industry that profits from human vulnerability should be allowed to self-regulate”

the void of legislative action. In this chaos, SKOCH's framework offers stability and a national outlook, supporting entrepreneurs, investors, and consumers alike.

At its core, the SKOCH Responsible Online Gaming Framework is a reformist blueprint.

Grounded in public interest and constitutional values, it replaces fragmented rule-making with an Ethics-Regulation-Governance triad. It proposes a risk-purpose-based game classification system that addresses actual behavioural and economic impacts, moving away from the outdated skill-vs-chance paradigm.

The colonial legacy of this binary—enshrined in the Public Gambling Act of 1867—was never meant to address today's tech-driven gaming environment. With algorithms, nudges, and monetisation blurring the lines between skill and chance, SKOCH challenges the legitimacy of this outdated construct. It calls for a new classification grounded in technological realism and constitutional coherence.

A cornerstone of the framework is the proposed **National Gaming Regulatory Authority (NGRA)**—a multi-stakeholder institution enabled through cooperative federalism, inspired by the GST Council. Alongside this central body, the framework proposes **State Gaming Regulatory Authorities (SGRAs)**

under respective Home Departments to oversee local enforcement, registration, and grievance redressal.

This initiative aligns with SKOCH's legacy of nation-building through institutional reform. Over the last two decades, SKOCH has shaped key interventions—from Aadhaar to digital governance and financial inclusion—through deep research and stakeholder engagement. The gaming framework is no different: grounded in evidence, constitutional reasoning, and years of deliberation.

The journey began with SKOCH's 2023 discussion paper, *Is the Gaming Dice Loaded?*, which highlighted the convergence of gaming and gambling, and the risks of unchecked growth. Since then, SKOCH has engaged policymakers, legal experts, technologists, and civil society to refine its approach. The resulting framework answers core questions: Who regulates? Under which constitutional provision? How do we ensure accountability, consumer protection, and innovation?

Consultations revealed the systemic failures of current Self-

Regulatory Organisations (SROs). These industry-led bodies are structurally conflicted—prioritising profits over public welfare. In a sector riddled with addiction risks, financial manipulation, and child exposure, expecting these organisations to regulate themselves is wishful thinking. They lack enforcement power, statutory legitimacy, and public accountability. Guidelines, not penalties, are their only tools. Fragmentation within the gaming industry further weakens their legitimacy, as multiple companies refuse to adhere to them.

Why the Ministry of Home Affairs?

SKOCH proposes the MHA as the nodal ministry for its unparalleled regulatory, enforcement, and coordination capacities. Other ministries—such as MeitY, Consumer Affairs, or Youth Affairs—may lack the institutional capability or legal mandate for comprehensive regulation. Gaming challenges such as addiction, money laundering, cybercrime, and inter-state legal conflicts are fundamentally law-

Key Proposals SKOCH Framework

- **National Gaming Regulatory Authority (NGRA):** Housed under the Ministry of Home Affairs (MHA) and modeled on the GST Council, NGRA ensures inclusive policymaking and unified national standards.
- **State Gaming Regulatory Authorities (SGRAs):** These state-level bodies handle local implementation, enforcement, registration, and grievance redressal.
- **Clear Role Delineation:** NGRA and SGRAs will have defined responsibilities, ensuring both national coherence and responsiveness to state-specific concerns.
- **Mandatory Audits and Grievance Redressal:** The framework ensures transparency, accountability, and user protection through regular audits and accessible complaint mechanisms.
- **Corporate Digital Responsibility (CDR):** Companies will be held accountable not just to profits but to public welfare and digital ethics.
- **Risk Mitigation:** From playtime alerts and in-game disclosures to mental health support and risk-tiering, the framework builds in safeguards for digital well-being.

coe@skoch.org | skochgroup | skochtv | @skochgroup | @skochsameer



and-order issues. The MHA's cybercrime units and constitutional authority make it the best fit.

Additionally, MHA is suited to operationalise **Article 252** of the Constitution, which allows Parliament to legislate on State List subjects (like gambling) when two or more states seek central intervention. This legal mechanism provides the ideal path to enacting a **Model Gaming Code**—a unified framework that sets national standards while allowing states to tailor enforcement to their needs. ■

INVITATION FOR DIALOGUE

SKOCH Responsible Online Gaming Framework marks a turning point in India's regulatory imagination. It transcends outdated binaries and fragmented policymaking to offer a comprehensive, ethical, and future-ready alternative. Rooted in constitutional morality and public interest, it is a call to policymakers, technologists, industry and citizens alike to reimagine gaming governance.

To explore the full framework and contribute to this crucial conversation, we invite you to access the complete Discussion Paper (563 pages) at the QR below.



Your feedback will shape the future of a responsible digital gaming ecosystem in India.

coe@skoch.org

PUBLIC NOTICE
Notice is hereby given that share certs. no. 4405 with dist. no. 819851-819900 for 50 Sh., Cert. No. 37990 with dist. no. 3246761-3246780 for 20 Sh., Cert. No. 104618 with dist. no. 5883251-5883278 for 28 Sh., Cert. No. 208207-208208 with dist. no. 7118370-7118439 for 70 Sh., Cert. No. 333156-333162 with dist. no. 1556507-15569674 for 168 Shares and Cert. No. 465995 with dist. no. 4249259-4249425 for 168 Shares under folio no. P216 in name of Prem Nath Kapoor and Rekha Kapoor in books of Vardhman Textiles Ltd. have been lost & I have applied to Company to issue duplicate certs. Any person(s) has/have claim on said shares should lodge such claim with Company at its regd. off. at Vardhman Premises, Chandigarh Road, Ludhiana-141010 within 15 days from the date of this notice, after which no claim will be entertained and the Company will proceed to issue Duplicate Share Cert. without further intimation.
PREM NATH KAPOOR AND REKHA KAPOOR

PICCADILY AGRO INDUSTRIES LIMITED
CIN : L01115HR1994PLC032244
Regd. Office : Village Bhadson Umri - Indri Road, Tehsil Indri, Distt. Karnal, Haryana - 132117 Email ID : piccadilygroup34@rediffmail.com

NOTICE is hereby given that the following Share Certificate(s) issue by the Company are stated to be lost/ misplaced and the registered holder(s) there of have applied to the Company for issue of duplicate share certificates.

Folio No.	Name of the Share Holder's	Certificate No. From To	Distinctive Nos. From To	No. of Shares
0011726	ASHOK	00124755 to 00124760	022368721 to 022369320	600
0011726	KANGAD	00154258 to 00154258	025995971 to 025996570	600
0011726		00160939 to 00160939	051222841 to 051224040	1200

The public is hereby warned against purchasing or dealing in any way with the above share certificates. Any person(s) who has/have any claim(s) with the Company in respect of the said share certificates should lodge such claims at its registered office at the address given above within 15 days of the publication of this notice after which no claim will be entertained and the company will proceed with issuance of duplicate share certificate(s).
Date : 13-04-2025 For, Piccadily Agro Industries Limited
Place : Ahmedabad Sd/- Company Secretary

**For All Advertisement Booking
Call : 0120-6651214**

Piccadily Agro Industries Limited
CIN:L01115HR1994PLC032244
Regd Office : Village Bhadson Umri - Indri Road, Tehsil Indri Distt. Karnal Karnal, Haryana - 132117. Email ID : piccadilygroup34@rediffmail.com

Notice in hereby given that following share certificates issued by the company are stated to be Lost/misplaced and the registered holders there of have applied to the company for issue of duplicate share certificates.

Folio No.	Name of Shareholder	Share Certificates No.	Distinctive From	Numbers to	No. of Shares
0018169	Rahul Dugar Bikaner	00162845	052368341	052369140	800
0018169	Rahul Dugar Bikaner	00156185	026601571	026601970	400
0018169	Rahul Dugar Bikaner	00099671	019860321	019860420	100
0018169	Rahul Dugar Bikaner	00099670	019860221	019860320	100
0018169	Rahul Dugar Bikaner	00099669	019860121	019860220	100
0018169	Rahul Dugar Bikaner	00099668	019860021	019860120	100

the public is hereby warned against purchasing or dealing in any way with the above share certificates. Any person(s) who has/have any claim(s) with the company in respect of the said share(s). Certificates should lodge such claim at its Registered office at the address given above with in 15 days of the publication of this notice after which no claim will be entertained and the company will proceed with the issuance of duplicate share certificates.
Date : 15.04.2025 For Piccadily Agro Industries Limited
Place : Bikaner Sd/- Company Secretary

"IMPORTANT"
Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express (P) Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever.

JANA SMALL FINANCE BANK (A Scheduled Commercial Bank)
Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Dmular, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. Branch Office: 16/12, 2nd Floor, W.E.A Arya Samaj Road, Karol Bagh, Delhi-110005.

E-AUCTION NOTICE

PUBLIC NOTICE FOR SALE THROUGH E-AUCTION UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISOR RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.

The undersigned as authorised officer of Jana Small Finance Bank Limited has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that **online auction (e-auction)** of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on **"AS IS WHERE IS BASIS"** and **"AS IS WHAT IS BASIS"** on the date as prescribed as here under.

Sr. No.	Loan Account Number	Name of Original Borrower/ Co-Borrower/ Guarantor	Date of 13-2 Notice	Date of Possession	Present Outstanding balance as on 09.04.2025	Date & Time of Inspection of the property	Reserve Price in INR	Earnest Money Deposit (EMD) in INR	Date and Time of E-Auction	Last Date, Time & Place for Submission of Bid
1	32039430001040	1) Mr. Kiran Pal, S/o. Mr. Kadam Singh (Applicant), 2) Mrs. Sawantra (Co-Applicant)	08.11.2023	22.11.2024	Rs.11,62,868.42 (Rupees Eleven Lakhs Sixty Two Thousand Eight Hundred Sixty Eight and Forty Two Paise Only)	30.04.2025 09:30 AM to 05:00 PM	Rs.6,37,500/- (Rupees Six Lakhs Thirty Seven Thousand Five Hundred Only)	Rs.63,700/- (Rupees Sixty Three Thousand Seven Hundred Only)	06.05.2025 Time: 11:00 AM	05.05.2025 Before 5.00 PM Jana Small Finance Bank Ltd., Branch Office: 16/12, 2nd Floor, W.E.A Arya Samaj Road, Karol Bagh, Delhi-110005.

Details of Secured Assets: Khewat No.73, Khatauni No.116, Area Measuring 160 Sq.yards, Khasra No.12/4/1/2 (4-1), 6 (6-10), 15 (7-6), 16 (3-16), 13/11 (0-12), 16/1335 Part Bakdar 0 Kanal 5 Marla 5 Sarsai 3 out of Kite 5 Rakba 22, Kanal 5, situated at Waka Mauja Nachraun, HB No.09, Tehsil Radoor, District Yamuna Nagar. Owned by Mr. Kiran Pal, S/o. Mr. Kadam Singh. Bounded as: East: House of Amar Singh, West: House of Jasraj, South: Rasta, North: House of Pawan Kumar & Pappu.

The properties are being held on "AS IS WHERE IS BASIS" & "AS IS WHAT IS BASIS" and the E-Auction will be conducted "On Line". The auction will be conducted through the Bank's approved service provider M/s. 4 Closure at the web portal <https://bankauctions.in> & www foreclosureindia.com. For more information and For details, help, procedure and online training on e-auction, prospective bidders may contact M/s. 4 Closure; Contact Mr. Uttkarsh Adesh Contact Number: 9515160064. Email id: info@bankauctions.in/adesh@bankauctions.in

For further details on terms and conditions to take part in e-auction proceedings and any for any query relating to property please contact Jana Small Finance Bank authorized officers Mr. Shashi Kumar (Mob. No.8700277112), Mr. Rakesh Sharma (Mob. No.7230070463), Mr. Ranjan Naik (Mob. No.6362951653), to the best of knowledge and information of the Authorised Officer, there are no encumbrances on the properties. However the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on prior to submitting their bid. No conditional bid will be accepted. This is also a notice to the above named Borrowers/ Guarantor/ Mortgagees about e-auction scheduled for the mortgaged properties. The Borrower/ Guarantor/ Mortgagee are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of auction, failing which the property will be sold and balance dues if any will be recovered with interest and cost.

Date: 15.04.2025, Place: Yamuna Nagar Sd/- Authorized Officer, Jana Small Finance Bank Limited

THE LATEST TRENDS IN BUSINESS

THE LATEST TRENDS IN TRENDS

epaper.financialexpress.com

Chandigarh

