# Women pay the price as AI learns bias

## UN Women flags gender stereotypes, digital violence, and exclusion in the age of algorithms

**ANUSHKA BHARDWAJ**
Bengaluru, 23 June



From what we do to how we do it, artificial intelligence (AI) is now rewriting realities for billions of people across the globe. However, UN Women has warned, citing multiple studies, that the AI revolution is leaving women at a higher risk of discrimination and violence.

In a media advisory, it cited an analysis by the US-based Stanford Social Innovation Review, which found that 44 per cent of 133 AI systems demonstrated gender bias.

UN Women is a United Nations entity focused on gender equality and empowerment.

Another study by the United Nations Educational, Scientific and Cultural Organization (Unesco), cited by the organisation, revealed that 20 per cent of responses generated by large language models (LLMs) exhibited sexist and misogynistic attitudes. The models were found to associate women with terms such as "home", "family", and "children", and men with "business", "executive", and "career".

"Honestly, it is not that LLMs are fed certain sexist remarks. They are a reflection of existing biases and prejudices in society. It will show a doctor as a male and a nurse as a female, and that is because of the generic perception of women as caregivers," says Jibu Elias, India lead at Mozilla Foundation, a US-based nonprofit organisation promoting an accessible and inclusive internet. "The bigger challenge here is how AI will actually know that society is evolving," he adds.

The warning by UN Women comes as the global community prepares for the UN Global Dialogue on AI Governance, scheduled for July 6–7, and the AI for Good Global Summit in Geneva, Switzerland, from July 7-10.

According to Osama Manzar, founder and director of the Digital Empowerment Foundation, the digital ecosystem has historically deprived women, and AI is adding another layer to that disadvantage. "The real question should not be whether women are using AI, but whether women are considered right at the levels of design, development, deployment, and adoption," he says.

On the biases reflected by the technology, he observes that AI is built on large datasets and that if data is not collected, stored, and used ethically in the first place, LLMs will only amplify those biases.

As UN Women views safety as a key component at the design stage itself, it also said that, in a study of 138 countries, only 24 referenced gender in a national AI strategy. Moreover, just 18 included substantive gender-responsive provisions that can help AI detect stereotypes, broaden representation, and improve accessibility at scale.

The advisory also highlighted AI's role in intensifying digital violence against women. Previous reports by the organisation found that nearly one in four surveyed women human rights defenders, activists, and journalists had experienced AI-assisted online violence, while 12 per cent reported experiencing the non-consensual sharing of personal images.

"AI is compounding this. Deepfakes are among the most visible examples of AI-enabled abuse that disproportionately targets women and girls," the UN Women advisory notes. Six per cent of women have been targeted through deepfakes or manipulated images and videos, while more than one in four have received unsolicited sexual advances through digital messaging.

According to the experts, it is important to know who is building the technology before we talk about the users. "From product teams to research labs and then bodies that implement standards, the representation of women is low and any technology is a reflection of its creator," says Elias.

### Uneven space

**44%** of 133 AI systems showed gender bias, and **26%** demonstrated both gender and racial bias

**20%** LLM responses exhibit sexist attitudes

**30%** women in global AI workforce

**12%** of women face non-consensual photo sharing

Source: Multiple reports cited by UN Women in the media advisory 'AI is already rewriting reality for billions of people. It is getting women wrong'

# IPL insurers may see fewer claims this year

## Insurers' loss ratio is estimated at 60-70%, 10-15 percentage points lower than last season

**AATHIRA VARIER**
Mumbai, 23 June

PHOTO: REUTERS



IPL 2026 saw fewer weather-related disruptions

Insurers covering the Indian Premier League (IPL) are expected to report lower claims ratios this season, helped by fewer weather-related disruptions and match cancellations compared with last year, industry executives said. However, player injury claims are likely to have weighed on underwriting performance.

Industry experts are estimating insurers' loss ratio from the tournament at 60-70 per cent, around 10-15 percentage points lower than the previous season.

"The claims experience was better than the previous IPL season due to the absence of major disruptions, with only a few match abandonments and player injury-related claims. Industry loss ratios are estimated at around 60-70 per cent this time, compared to a higher level last year," said Abizar Bohra, head and executive vice-president, sports, leisure and entertainment, commercial risk, India, at Aon.

"Despite favourable claims experience this year, future pricing will depend on overall portfolio profitability and underwriting performance," he added. The 2026 IPL season, saw limited event-cancellation losses for insurers. While the overall sum insured for the tournament is not publicly disclosed, industry estimates peg the combined insurance cover taken by franchises and sponsors against event-cancellation risks at ₹2,500-3,000 crore.

Industry executives had earlier said the average sum insured by IPL franchises rose to around ₹55-75 crore per franchise this year. However, premiums declined by 15-20 per cent, reflecting lower claims in 2025 and improved underwriting capacity.

The Board of Control for Cricket in India (BCCI) also purchased player loss-of-fees cover for contracted Indian players participating in the tournament.

"IPL this year saw limited losses because there was no significant event-cancellation impact on insurers. However, player injury claims resulted in losses under player loss-of-fees covers. The final impact is still being assessed as claims are yet to be fully settled," an insurance broker said.

# Fertility clinics put on a regulatory clock

**SANKET KOUL**
New Delhi, 23 June

**THE CENTRE HAS MANDATED PERIODIC REVIEWS, RENEWALS FOR IVF, ASSISTED REPRODUCTIVE TECHNOLOGY CLINICS**

In a bid to strengthen regulatory compliance at surrogacy and in-vitro fertilisation (IVF) clinics, the Centre has introduced a periodic formal renewal mechanism for registration of surrogacy and assisted reproductive technology (ART) clinics that have mushroomed across the country.

Part of the amended ART and Surrogacy (Regulation) Rules, the new provisions make periodic regulatory reviews mandatory for all registered establishments, with all surrogacy and ART clinics required to renew their registration every three and five years, respectively. The move comes even as delayed parenthood, lifestyle factors, and rising infertility rates have led to India emerging as one of the largest markets for ART and ancillary services such as IVF, egg freezing, and surrogacy.

According to industry executives, ART commanded a market size of $1.1 billion in 2025, with the country being home to 2,000 to 5,000 ART clinics and banks. "Many of these were in the informal sector before the enactment of the ART and Surrogacy (Regulation) Rules in 2022," an executive with a Delhi-based IVF chain said. Now, all registered ART clinics, ART banks, and surrogacy clinics must apply for renewal through the National Registry Portal at least 60 days before the expiry of their existing registration certificates. For ART facilities, the renewal fee has been fixed at ₹25,000 for Level-1 clinics and ART banks, while Level-2 ART clinics and surrogacy clinics will have to pay ₹1 lakh.

The notification also incorporates safeguards for clinics whose applications are rejected. "No application can be rejected without providing the applicant an opportunity to be heard," the Department of Health Research of the Union health ministry said in a gazette notification dated June 17.

The amendments to the ART and surrogacy regulation add that if deficiencies are rectified and the application is resubmitted, no additional fee will be charged for reconsideration. Industry watchers add these amendments would enhance transparency, accountability, and patient confidence. "Regular inspections and renewals will encourage clinics to maintain robust quality systems, accurate documentation, qualified personnel, and adherence to safety protocols," an executive with a Delhi-based IVF chain said. However, he added that the move may affect several mom-and-pop clinics that have mushroomed in smaller centres, while helping weed out unethical operators.

More on business-standard.com




**TRUHOME FINANCE LIMITED** (Formerly Shriram Housing Finance Ltd.)
**Head Office:** Level -3, Wockhardt Towers, East Wing C-2, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051;
**Tel:** 1800 102 4345 ; **Website:** http://www. truhomefinance.in
**Reg.Off.:** Srinivasa Tower, 1st Floor, Door No.5, Old No.11, 2nd Lane, Cenatoph Road, Alwarpet, Teynampet, Chennai-600018

**APPENDIX-IV-A [SEE PROVISION TO RULE 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

**E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8(6)] of the Security Interest (Enforcement) Rules, 2002.**

Notice is hereby given to the public in general and in particular to the Borrower/s and Guarantor/s that the below described immovable properties mortgaged/ charged to Truhome Finance Limited (Formerly Shriram Housing Finance Limited), the Symbolic Possession of which have been taken by the Authorized Officer of Truhome Finance Limited, will be sold on "As is where is", "As is what is" and "Whatever there is" basis in e-auction on 30.07.2026 between 11:00 a.m. to 12:00 p.m. for recovery of the balance due to Truhome Finance Limited from the Borrowers And Guarantors, as mentioned in the table.

Details of Borrowers and Guarantors, amount due, Short Description of the immovable property, reserve price and earnest money deposit and date of Inspection are also given as:

| Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers | Amount of Recovery and date of Demand Notice | Reserve Price (Rs.) & Bid Increment | Date & Time of Auction | Contact Person Details – (AO and Disposal team) |
|---|---|---|---|---|
| **Mr. Balwant Singh Gill S/o Mukhtiar Singh & Mrs. Gurpreet Kaur W/o Balwant Singh Gill All R/o Plot No - 1, 2, 3, 4, 5, 6, Sant Baba Balwant Singh Enclave,Near Shibani Hospital, Chandigarh Road, Kohara, Tehsil & Distt-Ludhiana, Punjab. 141112.Mob No – 9815368425 & H.No-1, Sant Baba Balwant Singh Enclave, Kohara, Near Indian Bank,Tehsil & Distt-Ludhiana, Punjab.141112.& M/s Sant Khalsa Construction Co. Through its Proprietor Mr. Balwant Singh Gill H.No-1, Sant Baba Balwant Singh Enclave, Kohara, Near Indian Bank, Tehsil & Distt-Ludhiana, Punjab.141112. & H.No-49-A, Village – Budhewal, Tehsil & Distt-Ludhiana, Punjab.141112.** **Date of Possession & Type** 15th May, 2025 & Symbolic Possession **Encumbranches known** Not Known | Demand Notice Date: 07.02.2025 Rs.1,04,76,463/-(One Crore Four Lakhs Seventy Six Thousand Four Hundred Sixty Three Only) as on dated. 07-02-2024 under reference of Loan Account No. SHLHLUDN0000835. along with further interest as mentioned hitherto and incidental expenses, costs etc. | Rs. 1,32,44,000 /- (Rupees One Crore Thirty Two Lakhs Forty four Thousands Only) **Bid Increment:** Rs.10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs.13,24,400/- (Rupees Thirteen Lakhs Twenty four Thousand Four Hundred Only) **Last date for submission of EMD : 29th July, 2026 Time 10.00 a.m. to 05.00 p.m.** | **30-JUL-2026 & Auction Time: 11.00 A.M. to 12.00 p.m.** | **Bhupinder Kumar 9803044032** **Date of Inspection – 29.07.2026** |

**Description of Property**

All that piece and parcel of one residential house/property/land/Flat plot bearing No.1,2,3,4,5,6 admeasuring 653.33 Sq.Yds, Comprised under Khasra No- 22//10, 21//4/2, 17//21/2, 17//22, 21//5, 21//6, 21//7, 22//1, Khata No-3/3, 528/552, 2/2, As per Jamabandi for the Year 2017-2018, Situated at Wakia Village Kohara, HB.No.224,Sub Tehsil-Sahnewal, Tehsil & Distt-Ludhiana (Punjab). Which is measuring and bounded as under.BOUNDED AS PER TITLE DEED: NORTH: ROAD WIDE 35' ADM 147' SOUTH: P/O RAVINDER SINGH ADM 147' EAST: ROAD WIDE 50' ADM 40' WEST: P/O BALWANT SINGH GILL ADM 40'

| Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers | Amount of Recovery and date of Demand Notice | Reserve Price (Rs.) & Bid Increment | Date & Time of Auction | Contact Person Details – (AO and Disposal team) |
|---|---|---|---|---|
| **Mr. Jagjeet Singh S/o Mr. Ram Singh & Mr. Ram Singh S/o Mr. Gajjan Singh & Mrs. Mandeep Kaur W/o Mr. Ram Singh All R/o H.No – 226/1, Ward No.72, Village- Giaspura, Dhandhari Kalan, Tehsil & Distt – Ludhiana (P.B) 141014 Mob.8595480009. & M/s Ram ji Timber Store Through its Proprietor Mr. Jagjeet, Add Pawa Road, Near Govt Water Tank, Dhandhari Kalan, Tehsil & Distt – Ludhiana (P.B) 141014 Mob. 8595480009.** **Date of Possession & Type** 25th May, 2026 & Symbolic Possession **Encumbranches known** Not Known | Demand Notice Date: 15.12.2025 Rs. 1,05,80,591 (One Crore Five Lakh Eighty Thousand Five Hundred Ninety Only) as on dated. 10/12/2025 under reference of Loan Account No. SLPHLUDN0001921. along with further interest as mentioned hitherto and incidental expenses, costs etc. | Rs. 1,48,05,000 /- (Rupees One Crore Forty Eight Lakhs Five Thousands Only) **Bid Increment:** Rs.10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs. 14,80,500/- (Fourteen Lakhs Eighty Thousand Five Hundred Only) **Last date for submission of EMD : 29th July, 2026 Time 10.00 a.m. to 05.00 p.m.** | **30-JUL-2026 & Auction Time: 11.00 A.M. to 12.00 p.m.** | **Bhupinder Kumar 9803044032** **Date of Inspection – 29.07.2026** |

**Description of Property**

All that piece and parcel of one residential house/property/land/Flat/Property/commercial/Plot/house measuring 258 Sq.Yds Out of 458 Sq. Yds., Comprising in Khata No.39/40, 41, 40/42, 120/124 Comprising in Khasra No.24//23/2, 24/2, 25/2, 31//6/1/1, 6/2/1, 5/3/2, 5/3/3, as per Jamabandi year 1998 - 99, H.B No. 261, Wakya Giaspura, Property Situated at main 33 FT. Road, Tehsil & Distt. Ludhiana. AND
All that piece and parcel of one residential house/property/land/Flat/Property/commercial/Plot/house measuring 50 Sq.Yds, Comprising in Khata No.54/55 Comprising in Khasra No.24//23/2, 24/2, 25/2 as per Jamabandi year 2003 - 04, H.B No. 261, Wakya Giaspura, Property Situated at main 33 FT. Road, Tehsil & Distt. Ludhiana. Total area of the property is 308 Sq.Yds. BOUNDED AS PER SITE:NORTH: AXIS BANK ATM ADM 75'00" SOUTH: HAWKER FOOD ADM 75'00" EAST: OTHERS ADM 36'00" WEST: STREET ADM 36'00"

| Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers | Amount of Recovery and date of Demand Notice | Reserve Price (Rs.) & Bid Increment | Date & Time of Auction | Contact Person Details – (AO and Disposal team) |
|---|---|---|---|---|
| **Mr. Harphool Chand S/o Mr. Raj Kumar & Mrs. Usha Rani W/o Mr. Harphool Chand All R/o House No.7, Street No. 17, Anand Nagar - B, Patiala Teshil & Distt – Patiala (P.B) 147001.Mob. 8194817136. & M/s Harphool Chand Travelers Through its Proprietor Mr. Mr. Harphool Chand House No.7, Street No. 17, Anand Nagar - B, Patiala Teshil & Distt – Patiala (P.B) 147001.** **Date of Possession & Type** 17th April, 2026 & Symbolic Possession **Encumbranches known** Not Known | Demand Notice Date: 15.01.2026 Rs. 12,12,166 (Twelve Lakh Twelve Thousand One Hundred Sixty Six Only) as on dated. 12/01/2026 under reference of Loan Account No. SLPHPTLA0000194. along with further interest as mentioned hitherto and incidental expenses, costs etc. | Rs. 22,09,500 /- (Rupees Twenty Two Lakhs Nine Thousands Five Hundred) **Bid Increment:** Rs.10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs.2,20,950/- (Rupees Two Lakhs Twenty Thousand Nine Hundred Fifty Only) **Last date for submission of EMD : 29th July, 2026 Time 10.00 a.m. to 05.00 p.m.** | **30-JUL-2026 & Auction Time: 11.00 A.M. to 12.00 p.m.** | **Bhupinder Kumar 9803044032** **Date of Inspection – 29.07.2026** |

**Description of Property**

All that piece and parcel of one residential house/property/land/Flat/Property/commercial/Plot/house measuring 3 Marla (100 Sq.Yds) I.e., Being 1/2 share of 6 Marla Comprising in Khewat/khatoni No.440/1304, Comprising in Khasra No. 54//9/2/2/8 (0-6) Situated at wakia Rakba Village – Jheel, Street No – 17, Anand Nagar - B, Patiala, Tehsil & Distt. Patiala. Said property is bounded as under.BOUNDED AS PER DEED:NORTH: BUILT UP HOUSE SOUTH: ROAD 20 WIDE EAST: HOUSE OF HAKAM SINGHWEST: BUILT UP HOUSE

1) **For detailed terms and conditions of the sale, please refer the website of Truhome Finance Limited (Formerly Shriram Housing Finance Limited) website.**
2) **The intending bidders have to submit their EMD amount to be deposited by way of RTGS/NEFT to the account details mentioned herein below: BANK NAME: AXIS BANK LIMITED BRANCH: BANDRA KURLA COMPLEX, MUMBAI BANK ACCOUNT NO. Current Account No. 911020045677633 IFSC CODE: UTIB0000230.**

Place : Ludhiana , Patiala (Punjab)
Date: 24/06/2026

Sd/- Authorised Officer- Truhome Finance Limited
(Formerly Shriram Housing Finance Limited)

## APPOINTMENTS

**DhanlaxmiBank** established 1927

Dhanlaxmi Bank Ltd., Regd. Office: Thrissur, Kerala

**Dhanlaxmi Bank invites applications from eligible candidates for recruitment of Senior Positions in Information Security Group**

For more details & to apply online, visit our website, www.dhan.bank.in/careers

Last date for submission of application: 10.07.2026

पंजाब नैशनल बैंक ...भरोसे का प्रतीक ! punjab national bank ...the name you can BANK upon !

**SHARE DEPARTMENT, BOARD & CO-ORDINATION DIVISION PLOT No. 4, DWARKA SECTOR-10, NEW DELHI-110075 Email Id: hosd@pnb.bank.in**

**PUBLIC NOTICE**

Notice is hereby given that Share Certificate of the Bank mentioned below has been reported lost/misplaced/stolen and the registered holder thereof have requested for issue of duplicate share certificate:

| Sr. No. | Name of Shareholder | Folio No. | Share Certificate No. | Distinctive No. of Shares | No. of Shares |
|---|---|---|---|---|---|
| 1. | Sumer Kumar Garg | 0109919 | 7105 | 5958491-5958990 | 500 |

In case any person has any claim in respect of the said shares/any objection(s) for the issuance of duplicate certificate in favour of the above stated shareholder, he/she/they should lodge their claim or objection within 15 days of the date of publication of this Notice. If within 15 days from the date hereof no claim is received by the Bank in respect of the said certificate, shares shall be credited in the demat account of the above stated Shareholder. The public is hereby cautioned against dealing in any way with the above mentioned certificate.

**For Punjab National Bank**
**(Bikramjit Shom)**
**Company Secretary**

**Date: 23.06.2026**
**Place: New Delhi**

https://bankofbaroda.bank.in

बैंक ऑफ़ बड़ौदा Bank of Baroda India's International Bank

**TENDER NOTICE**

**Bank of Baroda** invites following tenders:

1. **Tender for acquiring fully furnished Commercial office space on Lease basis for Bank's subsidiary - M/s BoB Securities & Giltedge Ltd. at BKC, Mumbai.**
2. **Tender for Acquiring Commercial office space on Lease basis for Bank of Baroda at Airoli / Turbhe locality in Navi Mumbai.**

Details are available on Bank's website **https://bankofbaroda.bank.in** under Tenders section.

"Addendum", if any, shall be issued on Bank's website **https://bankofbaroda.bank.in** under tenders section. Bidders should refer the same before final submission of the Tender/s.

**Last date for bid submission: 13.07.2026**

Place: Mumbai
Date: 20.06.2026

General Manager
(FM, COA, Security, PD & RDP)

(49/26-27)

पंजाब नैशनल बैंक ...भरोसे का प्रतीक ! punjab national bank ...the name you can BANK upon !

**SHARE DEPARTMENT, BOARD & CO-ORDINATION DIVISION PLOT No. 4, DWARKA SECTOR-10, NEW DELHI-110075 Email Id: hosd@pnb.bank.in**

**SPECIAL WINDOW FOR TRANSFER AND DEMATERIALIZATION OF PHYSICAL SECURITIES**

Pursuant to the SEBI Circular No. **SEBI/HO/38/13/11(2)2026-MIRSD-POD/I/3750/2026** dated January, 30th 2026, all shareholders are hereby informed that the special window to facilitate transfer and dematerialization ("demat") of physical securities which were sold / purchased prior to April 1, 2019 has been opened for a period of one year from February 05, 2026 till February 04, 2027.

The special window shall also be available for such transfer requests which were submitted earlier and which were rejected / returned/not attended due to deficiency in the documents / process/otherwise.

Investors re-lodging the transfer requests must have an active/ KYC compliant demat account and must provide its Client Master List ('CML'), along with the transfer documents and share certificate(s). Due process shall be followed for such transfer-cum-demat requests.

The concerned investors may submit their request with necessary documents latest by February 04, 2027, with the Registrar to an issue & Share Transfer Agent (RTA) of the Bank. The details of the RTA are as under:

**M/s BEETAL Financial & Computer Services Pvt. Ltd.**
**BEETAL HOUSE, 3rd Floor,**
**99, Madangir, Behind LSC, New Delhi - 110062**
**Email Id: beetalrta@gmail.com**
**Ph. 011-42959000-09, 011-29961281-283**

The securities that are to be re-lodged for transfer will be issued only in demat mode, once all the documents are found in order by the RTA.

Transfer requests submitted after February 04, 2027 shall not be accepted by the Bank/ RTA.

**For Punjab National Bank**
**(Bikramjit Shom)**
**Company Secretary**

**Date: 23.06.2026**
**Place: New Delhi**