

LAW 360°

Where every legal angle matters

September | 2025

Monthly Newsletter





C o n t e n t s

Employment & Labour	1
Real Estate Bytes	2
Banking & Finance	3
Intellectual Property	4
Litigation & ADR	5
Corporate & Commercial	6
Energy, Infrastructure & Mobility	7

Employment & Labour



The August 2025 KSK Employment Law Newsletter highlights key national and state reforms reshaping India's compliance landscape. The Centre proposed regulation of placement agencies, and EPFO enhanced death benefits and streamlined procedures. States like Kerala, Delhi, and Chandigarh eased operational norms but tightened accountability. Employers must balance flexibility with stronger governance and safeguards.

Kerala extends validity of fire NOCs to ease compliance

On 4 August 2025, Kerala extended fire NOC validity—five years for non-hazardous and two for hazardous establishments—reducing renewal frequency and administrative costs. While easing compliance, it demands continuous adherence to fire safety norms. Employers must strengthen internal protocols, update compliance calendars, and ensure regular audits to maintain safety standards.

[Learn More](#)

Delhi grants conditional exemption to Shops and Establishments

On 7 August 2025, Delhi exempted most shops and commercial establishments (excluding liquor shops) from key labour law provisions, enabling operational flexibility. However, strict conditions remain: limits on working hours, mandatory welfare safeguards, consent-based night shifts for women, safety infrastructure, and formal compliance filings to ensure employee protection and accountability.

[Learn More](#)

Draft amendment to disability rules: registered post replaced with speed post

On 4 August 2025, the Ministry proposed replacing “registered post” with “Speed Post” in disability rules to improve communication efficiency. Though minor, employers must note the operational impact—using the correct delivery method is essential for compliance. Timely updates prevent lapses and ensure smooth handling of disability-related correspondences.

[Learn More](#)

EPFO eases death claim settlements and Aadhaar–UAN correction processes

On 13 August 2025, EPFO introduced procedural relaxations to ease service delivery. Death claim settlements for minors no longer need guardianship certificates. Aadhaar–UAN linking is now instant if details match; corrections via Joint Declaration are simplified. Employers must align internal processes to ensure faster PF benefit delivery and reduced compliance delays.

[Learn More](#)

Real Estate Bytes



The Supreme Court upheld environmental clearances for large projects, Karnataka doubled property registration fees from August 2025, Bengaluru's governance was restructured into five corporations under the Greater Bengaluru Authority, and rural Karnataka introduced digital E-Khata for transparent, accessible land records and financial inclusion.

Supreme Court Clarifies Environmental Clearance Requirements For Large-Scale Construction Projects

In *Vanashakti v. Union of India*, the Supreme Court struck down MoEF&CC's 2025 Notification exempting large educational and industrial construction projects from environmental clearance, citing environmental risks. However, it upheld SEIAAs' authority and clarified that General Conditions don't apply to such projects, balancing development needs with ecological safeguards.

[Learn More](#)

Greater Bengaluru Governance Act: Key Highlights (2024–2025)

Effective 15 May 2025, the Greater Bengaluru Governance Act restructures Bengaluru into five municipal corporations under a central Greater Bengaluru Authority. It abolishes BBMP, revises Khata rules, streamlines land use, and safeguards municipal autonomy. While aiming for decentralised governance and better service delivery, concerns persist around implementation and citizen participation.

[Learn More](#)

Modification In Levy Of Registration Fees On Property Transactions In Karnataka

Effective 31 August 2025, Karnataka doubled property registration fees from 1% to 2%, raising transaction costs without changing the 5% stamp duty. This move may boost state revenue but could dampen affordable housing demand. Buyers, sellers, and developers must adjust budgets and strategies to navigate the revised cost structure.

[Learn More](#)

E-Khata In Rural Areas

Karnataka's E-Khata digitizes rural land records, replacing paper Khatahs to ensure transparency, ease of access, and legal proof of ownership. Accessible via the E-Aasthi portal with government support, it streamlines property transactions, taxation, and financial inclusion, empowering rural landowners and local governance.

[Learn More](#)

Banking & Finance



RBI's 2025–2026 reforms enhance credit governance through standardized rules for guarantees, co-lending, and current accounts. Key changes include stricter risk controls, 10% loan retention in co-lending, escrow norms, transparency mandates, and audit reforms. The Banking Laws Amendment, 2025 modernizes thresholds, strengthens oversight, and aligns with global best practices.

Guaranteeing The Future: RBI's Overhaul Of Non-Fund Based Credit Facilities

The RBI's Non-Fund Based Credit Facilities Directions, 2025, effective April 2026, standardize rules for guarantees, letters of credit, and Partial Credit Enhancements (PCEs). Applying to banks and select NBFCs, they emphasize transparency, risk management, electronic operations, and disclosures, promoting prudent use and financial stability in India's credit market.

[Learn More](#)

RBI Issues Final Co-Lending Arrangements Directions, 2025

The RBI's Co-Lending Arrangements Directions, 2025, effective January 1, 2026, regulate co-lending by commercial banks, financial institutions, and NBFCs. Key rules include lenders retaining at least 10% of loans, transparent borrower agreements, blended interest rates, escrow accounts, and mandatory disclosures. The earlier 2020 co-lending framework is repealed.

[Learn More](#)

Banking Laws (Amendment) Act, 2025: A Transformative Step in India's Financial Sector

The Banking Laws (Amendment) Act, 2025, effective August 1, modernizes India's banking laws with 19 key amendments across five major acts. Highlights include raising the "substantial interest" threshold to ₹2 crore, extending cooperative bank director tenure to 10 years, improving depositor protection, enhancing audit standards, and aligning governance with global best practices.

[Learn More](#)

RBI's Governance and Enforcement of Lending Restrictions in Co-operative Banks of India

The Reserve Bank of India ("RBI") on 7 August 2025 imposed a monetary penalty of ₹2.50 Lakh on the Nalgonda District Co-operative Central Bank Limited (Telangana) for violations of the Banking Regulation Act, 1949 ("BR Act"). The penalty was levied under RBI's penalty powers for contravention of Section 20, read with Section 56 of the BR Act.

[Learn More](#)

Intellectual Property



The Delhi High Court reinforced IP protection by upholding rights over unregistered marks, curbing counterfeiting, and enforcing takedowns. It granted injunctions in cases like “GHAR SOAPS,” “SIGNATURE,” and “Lenskart,” while denying exclusivity over generic terms like “YATRA.” Courts balanced brand rights with fair e-commerce and algorithmic practices.

Delhi High Court grants dynamic John Doe injunction in favour of ‘Ghar Soaps’: Directs e-commerce sites to block infringing listings

The Delhi High Court in YMI Ghar Soaps v. Ashok Kumar & Ors. (2025) upheld rights over unregistered trademarks, curbed counterfeiting on e-commerce platforms, and imposed strict duties on intermediaries. It granted broad injunctions, mandated takedowns within 48 hours, and balanced IP protection with fair algorithmic commerce practices.

[Learn More](#)

Delhi High Court Grants Injunction in Trademark Dispute Over “SIGNATURE” Perfumes

The Delhi High Court restrained Aero Care Industries from using “SIGNATURE” for perfumes, citing trademark infringement and passing off. Finding triple identity—identical mark, goods, and trade channels—the Court granted an ex-parte injunction, appointed a Local Commissioner, and upheld the plaintiff’s acquired distinctiveness through long-standing use and consumer goodwill.

[Learn More](#)

Trademark Protection in the Eyewear Industry: Delhi High Court Grants Ex-Parte Injunction to Lenskart

The Delhi High Court granted Lenskart an ex-parte injunction against “Lencut” for trademark infringement, passing off, and copyright violation. The defendant’s store closely mimicked Lenskart’s branding and layout, causing consumer confusion. A local commissioner was appointed to seize infringing goods, highlighting strong judicial protection of trade dress and brand identity.

[Learn More](#)

Yatra Online Limited vs. Mach Conferences and Events Limited

The Delhi High Court denied Yatra Online’s injunction plea against “BookMyYatra,” holding “Yatra” to be a generic, descriptive term for travel. The Court found no exclusive rights or secondary meaning established. It ruled the marks were dissimilar, and the Plaintiff couldn’t monopolize common industry language or the “BookMy” prefix.

[Learn More](#)

Litigation & ADR



The Supreme Court ruled speculative investors can't misuse IBC as homebuyers, upheld housing as a fundamental right, and urged real estate reforms. It disallowed delayed counter-claims against co-defendants, rejected state delays in limitation cases, and affirmed homebuyers' right to possession when claims are admitted in insolvency.

SC Distinguishes Homebuyers From Speculative Investors & Affirms Housing As A Fundamental Right: Issues Comprehensive Guidelines

The Supreme Court ruled that speculative investors misusing buy-back clauses can't invoke IBC as genuine homebuyers. It upheld housing as a fundamental right, reinforced RERA's primacy, and allowed procedural leniency under "actus curiae" for pre-amendment cases. The Court urged systemic reforms to prevent misuse and protect real estate buyers.

[Learn More](#)

Supreme Court Clarifies Counter-Claim Rules: Defendant Cannot File Counter-Claim Against Co-Defendant Under Order Viii Rule 6-A Cpc

The Supreme Court disallowed a delayed counter-claim filed solely against a co-defendant, ruling it impermissible under CPC. It held counter-claims must target plaintiffs and cannot be filed after issues are framed. The judgment upheld procedural discipline, rejecting misuse of counter-claims to alter suit scope or delay trial progress.

[Learn More](#)

Supreme Court Upholds Limitation Law, Denouncing The State's Lack Of Efficiency And Diligence In Filing Appeal.

The Supreme Court set aside the Karnataka High Court's order condoning a 3,966-day delay by KHB, ruling that administrative laxity isn't "sufficient cause" under the Limitation Act. It reaffirmed equal limitation standards for government and citizens, ensuring judicial discipline, accountability, and finality in litigation while penalizing unjustified delays.

[Learn More](#)

Supreme Court Homebuyers Who Timely Submitted The Claim Cannot Be Denied Flat Possession If Admitted By Resolution Professional

The Supreme Court held that homebuyers whose claims were verified and admitted by the Resolution Professional in insolvency proceedings are entitled to possession as per the Resolution Plan. It set aside lower courts' rulings that denied possession, emphasizing correct plan application and protection of bona fide buyers' rights.

[Learn More](#)

Corporate & Commercial



SEBI and RBI introduced key reforms in 2025 to enhance financial regulation. SEBI refined its cybersecurity framework. RBI strengthened KYC norms, regulated co-lending practices, and eased INR trade settlements. These changes promote inclusion, risk-based compliance, transparency, and rupee internationalisation, aligning India's financial sector with global standards while easing operational burdens.

Analysis Of Sebi's Circular On Cybersecurity And Cyber Resilience Framework (CSCRF)

SEBI's August 2025 circular refines its Cybersecurity and Cyber Resilience Framework (CSCRF), emphasizing risk-based, proportionate regulation for market entities. It introduces principles of Exclusivity and Equivalence, clarifies technical protocols, harmonizes audits, and aligns with global standards. The framework aims to strengthen cybersecurity while reducing compliance duplication across financial regulators.

[Learn More](#)

KYC Framework Strengthened: RBI's 2nd Amendment Directions, 2025

RBI's 2025 KYC amendment enhances due diligence, includes high-value and cross-border transactions, recognizes Aadhaar face authentication, and protects Persons with Disabilities. It promotes financial inclusion, modernizes digital verification, and aligns with global AML/CTF norms, requiring banks and NBFCs to update systems and processes for improved compliance, transparency, and accessibility.

[Learn More](#)

Co-Lending Pacts: Welcome to a new world of cooperation in Indian financ

RBI's 2025 co-lending directions standardize partnerships between banks, AIFIs, and NBFCs. They mandate risk-sharing, borrower transparency, KYC compliance, and blended interest rates. With caps on default loss guarantees and borrower-level NPA recognition, the framework ensures regulatory clarity, operational discipline, and borrower protection, replacing the 2020 priority sector co-lending circular.

[Learn More](#)

RBI Eases Framework for International Trade Settlement in Indian Rupees

RBI now allows AD Category-I banks to open Special Rupee Vostro Accounts (SRVAs) without prior approval, streamlining INR-based cross-border trade. This move promotes ease of doing business, boosts INR internationalisation, and aligns with India's goal of reducing foreign currency reliance in global trade settlements.

[Learn More](#)

Energy, Infrastructure & Mobility



The Bombay High Court ruled activity changes don't violate Section 126 unless revenue loss occurs. India hit 100 GW solar PV capacity under ALMM. The Power Ministry ended Solar Pools for faster renewable procurement. The Supreme Court mandated tariff setting by regulators, protecting renewable producers' rights and policy support.

Bombay High Court on Electricity Use: Change in Activity Not Unauthorised Without Loss

The Bombay High Court ruled that changing industrial activity—from mattress manufacturing to water purification—does not constitute unauthorized electricity use under Section 126 of the Electricity Act, 2003, unless revenue loss occurs. The Court upheld the Appellate Authority's order dismissing MSEDCL's demand for ₹2,19,000.

[Learn More](#)

India Achieves 100 GW Solar PV Module Manufacturing Capacity under ALMM

India has achieved 100 GW solar PV manufacturing capacity under ALMM, a leap from 2.3 GW in 2014. Driven by the PLI scheme, industry growth, and strong government support, this milestone advances Atmanirbhar Bharat, strengthens India's global solar position, and propels its 2030 clean energy and decarbonization goals.

[Learn More](#)

Dissolution of Solar Power and Solar-Wind Hybrid Central Pools under the Uniform Renewable Energy Tariff (URET) Mechanism

The Ministry of Power dissolved the Solar and Solar-Wind Hybrid Central Pools under the Uniform Renewable Energy Tariff (URET) mechanism due to delays in PSAs renewals. Existing bids remain valid, enabling direct PPA/PSA signings. This move aims to simplify procurement, speed renewable capacity addition, and boost investor confidence.

[Learn More](#)

Supreme Court Sets Landmark Guidelines on Tariff Determination Under Electricity Act

The Supreme Court ruled that electricity tariffs must be set by the Regulatory Commission, not by private contracts. Wind producers who didn't claim accelerated depreciation are entitled to case-specific tariffs. State entities like GUVNL must support renewable policies, not pursue purely commercial interests. Appeals were dismissed.

[Learn More](#)

KEY CONTACTS



Jidesh Kumar
Managing Partner



Rajesh Sivaswamy
Senior Partner



Asha Kiran Sharma
Partner



Aurelia Menezes
Partner



Deepika Kumari
Partner



Himanshu Deora
Partner



Krusch P Antony
Partner



Smita Paliwal
Partner



Prithviraj S Nathan
Partner



Navod Prasannan
Partner



Siddhartha Karnani
Partner



Sindhuja Kashyap
Partner



Sukrit Kapoor
Partner



Rohitaashv Sinha
Partner



Sunayana Basu Mallik
Partner



Vatsal Gaur
Partner



Aditya Bhattacharya
Partner



Nivedita Bhardwaj
Partner



Vivek Boray
Partner



Zeeshan Farooqui
Partner



Adnan Siddiqui
Partner



Aniket Ghosh
Partner

CONTACT US

NEW DELHI

RNM Tower, 5th Floor, Metro pillar no 331, i4, B 1,
NH-19, Mohan Cooperative Industrial Estate, New
Delhi, 110044
Tel: +911141318190/41032969
Email: delhi@ksandk.com

MUMBAI (1)

61, Atlanta Building, Jamnalal Bajaj Road, Nariman
Point, Mumbai
Tel: +91 22 62372076/22020080
Email: mumbai@ksandk.com

MUMBAI (3)

802, 8th Floor, REMI COMMERCIO, Shah Industrial
Estate, Veera Desai Road, Andheri Link Road,
Behind Yash Raj Studio, Andheri (West), Mumbai -
400 053
Tel: +91 22 35253198
Email: mumbai@ksandk.com

CHENNAI

211, Alpha Wing, Second Floor, Raheja
Towers, #177, Anna Salai, Chennai
Tel: +91 44 28605955/28606955
Email: chennai@ksandk.com

HYDERABAD

609, Shangrila Plaza, Road no. 2, Banjara Hills,
Hyderabad, Telangana
Tel: +91 40 48516011/+91 40 48506011
Email: hyderabad@ksandk.com

BANGALORE

1A, 1B, 2B & 3B Lavelle Mansion, 1/2, Lavelle
Road, Bangalore
Tel: +91 80 41179111/41179222,
Email: bangalore@ksandk.com

MUMBAI (2)

301A, 3rd Floor, Piramal Tower, Peninsula
Corporate Park, Lower Parel, Mumbai -400013
Tel: +91 22 35253198
Email: mumbai@ksandk.com

PUNE

Bootstart Cowork, 1st Floor, Arcadian Building
Plot No 12, Lane 5A, Koregaon Park, Pune
Tel: +91 9833555232
Email: pune@ksandk.com

MANGALORE

Office No. 406, 4th Floor, Ajanta Business Center,
Kapikad, Bejai, Mangalore- 575004
Tel: +91 8244634375
Email: mangalore@ksandk.com

KOCHI

1st Floor, Manavalan Building, Banerji Road,
Ernakulam, Kochi
Tel: +91 484-3592950
Email: kochi@ksandk.com

