

LAW 360°

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Monthly Newsletter



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Employment & Labour



The October 2025 KSK Employment Law Newsletter reviews key labour reforms across India. Highlights include EPFO's ECR filing extension, revised VDA, Karnataka's menstrual leave and gig worker welfare laws, and state-level regulatory relaxations signalling modernization, balanced compliance, and strengthened social protection for workers nationwide.

EPFO extends deadline for revamped ECR filing- A timely relief for employers

The Ministry of Labour & Employment announced that EPFO has extended the ECR filing deadline for September 2025 wages to 22 October. The move offers employers additional time to adapt to the revamped digital compliance system, address transition challenges, enhance data accuracy, and prevent penalties during the modernization process.

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NMC unveils interim guidelines for PwBD admissions in MBBS

The NMC has introduced new 2025–26 MBBS admission guidelines for candidates with benchmark disabilities, replacing percentage cut-offs with functional ability assessments. PwBD candidates must provide UDID cards, affidavits, and verification. Institutions must ensure accessibility, inclusion, and fair evaluation aligned with disability rights principles.

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Expanding the safety net: Employees' Enrolment Campaign 2025

The Ministry of Labour and Employment has launched the Employees' Enrolment Campaign 2025 (Nov 2025–Apr 2026) to bring uncovered workers into the EPF system. Employers can voluntarily enroll eligible employees, paying only their share plus a ₹100 penalty. With digital enrollment and waived employee contributions, the initiative strengthens compliance, inclusion, and long-term social security in India.

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SPREE 2025: A fresh start for employers and employees

The Employees' State Insurance Corporation has launched SPREE 2025 (July–December 2025) to promote registration of unregistered employers and employees under ESI. The scheme waives retrospective penalties, simplifies digital registration, and ensures no pre-registration inspections—encouraging voluntary compliance, inclusion, and wider social security coverage for India's workforce.

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Real Estate Bytes



Recent legal and policy updates include PMAY 2.0's push for inclusive affordable housing, Karnataka's returned buffer-zone amendment, a Supreme Court ruling affirming property ownership requires a registered deed, and Telangana's 1,521-acre temple land dispute prompting a 2025 review panel for transparency and endowment land protection.

Changing Dynamics Of India's Real Estate Under PMAY

Since 2015, Pradhan Mantri Awas Yojana (PMAY) has reshaped India's housing landscape, driving affordable housing growth through public-private collaboration. With four verticals—CLSS, AHP, ISSR, and BLC—it expanded homeownership and jobs, despite affordability gaps and land cost challenges. PMAY 2.0 now targets inclusive housing for urban, migrant, and industrial workers.

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Legal Framework For Buffer Zones Around Tanks And Nalas Under KTCDA Act, 2014.

The Karnataka Tank Conservation and Development (Amendment) Bill, 2025 proposed replacing the uniform 30 m buffer with a size-based graded system—smaller buffers for smaller tanks. It also revised nala buffer norms and allowed limited public utilities. However, the Governor returned the Bill citing ecological concerns; thus, the 30 m uniform buffer remains unchanged.

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Clear Title Deeds: A Prerequisite For Property Ownership

In a 2025 ruling (Ramesh Chand v. Suresh Chand), the Supreme Court held that ownership of immovable property requires a registered sale deed under Section 54 of the Transfer of Property Act. Agreements, powers of attorney, or wills don't confer title. The Court overturned lower rulings, reaffirming that inheritance laws prevail absent a valid will.

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Who Holds The Title To Devaryamjal's 1,500 Acres?

A 1,521-acre dispute in Devaryamjal Village reached the Telangana High Court, with the State claiming temple ownership over private pattas. Alleging record tampering, the government formed a 2025 panel to review prohibited properties and address temple land encroachments transparently.

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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.

RBI's Revised KYC Directions 2025: Enhancing Inclusion and Compliance

The amendments apply to all regulated entities under RBI's supervision, including commercial banks, cooperative banks, non-banking financial companies (NBFCs), payment system operators, and foreign exchange dealers. The directives are issued under various provisions of the Banking Regulation Act, Reserve Bank of India Act, Prevention of Money Laundering Rules, and related statutes.

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NPA: Impact on Banking & Economy

One of the most significant steps was the merger of public sector banks (PSBs) reducing their number from 27 to 12. This move aimed to strengthen balance sheets, improve liquidity, diversify risk, and create stronger institutions capable of tackling NPAs effectively.

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Banking on Intelligence: AI Becomes Core Infrastructure in 2025

Artificial Intelligence is now an essential part of banking. It will be integrated into how banks assess credit, handle compliance, detect fraud, and design customer journeys. Banks are discovering that the benefits in efficiency and revenue are huge, but the risks are also significant. It is clear that AI is no longer a side project; it is now a major concern for policies, influencing competitiveness and regulatory expectations.

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RBI Forms Expert Group to Streamline Regulations

To address this situation, the RBI has set up the Regulatory Review Cell as well as the Advisory Group on Regulation. This is a new approach that brings a systematic and cyclical review process to all guidelines, as a tool to make sure the regulations are clear, relevant, and responsive. This modernization initiative is intended to ensure the overall regulatory approach is appropriate and flexible in relation to the fast-paced changes in financial systems.

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Intellectual Property



The Delhi High Court delivered key rulings on IP and digital rights—denying Wow Momo’s generic mark claim, protecting JioStar’s film from piracy, clarifying authorship standards in A.R. Rahman’s case, and safeguarding Aishwarya Rai Bachchan’s Personality Rights against AI misuse, reinforcing modern IP and celebrity protections in India.

Wow Momo Foods PVT. LTD. v. Wow Burger & ANR.

The Delhi High Court denied Wow Momo’s injunction against “WOW BURGER,” ruling “WOW” is a common laudatory term without distinctiveness. The plaintiff lacked standalone registration and continuous use of “WOW BURGER.” The judgment emphasizes that generic terms can’t be monopolized without proven secondary meaning or consistent trademark usage.

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Jiostar India Pvt. Ltd. Vs. Vegamovies.Yachts & Ors.

The Delhi High Court granted JioStar India an ex-parte injunction to prevent the pre-release piracy of Jolly LLB 3, ordering domain blocking within 72 hours. Recognizing the Dynamic+ injunction model, the Court allowed future infringing sites to be blocked proactively—strengthening India’s fight against digital piracy and protecting creative industries.

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A.R. Rahman V. Ustad Faiyaz Wasifuddin Dagar & Ors.

The Delhi High Court Division Bench set aside an injunction against A.R. Rahman in a copyright dispute over Shiva Stuti, holding the plaintiff failed to prove authorship. The Court ruled performance alone doesn’t establish copyright ownership, clarifying authorship standards for classical compositions and reinforcing evidentiary rigor in music copyright claims.

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Aishwarya Rai Bachchan V. Aishwaryaworld.Com & Ors.

The Delhi High Court granted Aishwarya Rai Bachchan an ex-parte injunction restraining misuse of her name, image, and likeness across media and AI-generated content. The Court held that unauthorized exploitation, including deepfakes and merchandise sales, violates Personality Rights, marking a landmark precedent for digital-age celebrity protection in India.

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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.

MCA Notifies Amendments to the Companies (Compromises, Arrangements and Amalgamations) Rules, 2025

The 2025 amendments to the Companies (Compromises, Arrangements and Amalgamations) Rules enhance the fast-track merger process by expanding eligible deals, requiring regulator and exchange notifications, adding auditor certification, revising forms, and extending scope to divisions, ensuring quicker, compliant, and low-risk corporate restructurings.

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SEBI Circular on Portfolio Management Services (PMS): Enhancing Disclosure and Investor Transparency

SEBI's 2025 reforms modernize the Portfolio Management Services regime by replacing Schedule V with circular-based disclosures. The Master Circular simplifies compliance, enhances client onboarding, mandates transparent fee structures, strengthens benchmarking, and improves accountability—ensuring investor transparency and protection in India's evolving portfolio management framework.

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Reserve Bank of India Issues Directions on Authentication Mechanisms for Digital Payment Transactions, 2025

The RBI's 2025 Authentication Directions introduce a unified, technology-neutral framework for digital payments, replacing OTPs with biometrics, tokens, and cryptographic credentials. Emphasizing risk-based authentication, interoperability, and issuer liability, they strengthen security, privacy, and consumer confidence in India's evolving digital payment ecosystem.

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SEBI Unveils Simplified Co-Investment Structure under AIF Regulations, 2012

SEBI's 2025 Co-Investment Scheme allows Category I and II AIFs to offer co-investment opportunities through the new CIV route. It enhances transparency, investor protection, and governance while simplifying compliance, ensuring flexibility, and encouraging greater investor participation in India's evolving alternative investment ecosystem.

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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.

GST Rationalisation on Electronics and Renewable Energy: A Step Towards Affordability and Sustainability

The GST Council's 2025 rate revisions lower taxes on electronics and renewable energy goods, including solar panels and batteries. This reduces project costs, boosts consumer affordability, promotes clean energy adoption, and supports India's renewable goals—though challenges like inverted duty structures and import costs persist.

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National Policy on Geothermal Energy (2025): Advancing India's Clean Energy Transition

India's 2025 Geothermal Energy Policy supports the Net Zero 2070 goal by promoting research, pilot projects, and skill development. It encourages geothermal use for power, heating, cooling, and agriculture, fostering innovation, sustainability, and energy diversification within India's renewable energy ecosystem.

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India's Power Output Growth Slows in September 2025 as Industrial Activity Cools

India's September 2025 power generation grew only 3.2% amid industrial slowdown and prolonged monsoons reducing demand. Coal output declined, while renewables and hydropower rose sharply, highlighting India's energy transition and the need for balanced, flexible generation to sustain growth and grid stability.

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Supreme Court Sets Landmark Guidelines on Tariff Determination Under Electricity Act

The MNRE's 2025 draft Guidelines for Series Approval of Storage Batteries aim to standardize testing, safety, and certification for lead-acid, lithium-ion, and nickel-based batteries in solar systems—ensuring reliability, quality control, and sustainable energy development through BIS-regulated performance and safety compliance.

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