



CPI(M) decides against fielding Yechury for Rajya Sabha
page 12



PM's social media campaign on Women's Day gets a thumbs up
page 13



Saudi Arabia releases king's photos after purge over 'coup plot'
page 14



Hardik, Dhawan and Bhuvneshwar back in team for South Africa ODIs
page 20

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NEARBY



Judge hearing massacre case transferred

AHMEDABAD

M.K. Dave, a special judge hearing the case of Naroda Gam massacre, part of the 2002 riots, has been transferred by the Gujarat High Court in a shuffle of district judicial officers. Former Minister Maya Kodnani is among the 82 people facing trial.

NATION ▶ PAGE 9

J&K to rename convention centre

SRINAGAR

The Jammu and Kashmir government is likely to change the name of the Sher-e-Kashmir International Convention Centre by dropping the title, referring to National Conference founder Sheikh Muhammad Abdullah.

NEWS ▶ PAGE 13

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EDUCATIONPLUS ▶ PAGES 16 & 17

Five new COVID-19 cases in Kerala; total in India now 39

Family did not report travel to Italy, evaded airport scanners



Masking their worries: Devotees wearing masks at the Attukal temple in Thiruvananthapuram on Sunday. ■ S. MAHINSHA

were coming from COVID-affected Italy.

They were received at the airport by a few relatives from Kottayam, and reached their village of Athala in Ranni the same day.

Relatives infected

A brother and sister-in-law of the man who had visited Italy were the first to seek treatment for fever at a private hospital in Ranni on Friday. The doctors found symptoms of COVID-19 and learnt that three of their relatives had recently returned

from Italy. The matter was immediately referred to the District Collector and the district health authorities.

The two patients and their three relatives were shifted to the isolation ward at the Pathanamthitta General Hospital. Laboratory reports released early on Sunday confirmed that all five had COVID-19 infection.

The Collector convened an emergency meeting of health officials at 2.30 a.m.

CONTINUED ON ▶ PAGE 12
MORE REPORTS ▶ PAGES 3, 8 & 9

HC pulls up U.P. govt. over hoardings

After the hour-long hearing, the court reserved the order for today

SPECIAL CORRESPONDENT

LUCKNOW

In a rare Sunday sitting, the Allahabad High Court pulled up the Uttar Pradesh government for the controversial hoardings put up by the Lucknow administration of persons accused and out on bail, but not convicted, in the violence during protests against the Citizenship (Amendment) Act (CAA).

A Division Bench of Chief Justice Govind Mathur and Justice Ramesh Sinha took up the matter *suo motu* and sought answers from the Advocate-General (AG) of Uttar Pradesh.

After the hour-long hearing, the court reserved the order for Monday.

The court moved the hearing, scheduled for 10 a.m., to 3 p.m. on the request of the government that the AG required more time



Lucknow hoardings show those who have to pay compensation. ■ FILE PHOTO

Advocate K.K. Roy, who was present in the court, said: "The court's observation was very important, that by putting up banners with photographs in this manner, you [the State] are encroaching upon the privacy, dignity and freedom of a person, and this appears to be an illegal act."

'Proper reply'

Additional Advocate General Niraj Tripathi said the court reserved the order after hearing the government's side through the AG.

"The court didn't make any observations. Proper reply was given to all queries made by the court," Mr. Tripathi said, when asked by journalists about the court's oral observations.

In a controversial move, the police and the administration put up several hoardings

in Lucknow identifying those accused of violence during the protests against the CAA in December last, triggering fears among those named. The names, photographs and residential addresses of the accused are listed in the hoardings.

They have been asked to pay for the damage to public and private property within a stipulated time or have their properties seized by the district administration. The total damage listed in the hoardings amounts to ₹55 crore. As many as 57 persons have been identified in the hoardings.

One of them, with 28 names, put up at the Hazratganj intersection, next to the statue of B.R. Ambedkar, asks them to pay up over ₹64 lakh.

CONTINUED ON ▶ PAGE 12

Former Minister and PDP leader Bukhari floats a party

J&K Apni Party not to seek special status for Union Territory

SPECIAL CORRESPONDENT

SRINAGAR

Businessman-turned-politician and former Minister Altaf Bukhari, 60, on Sunday floated the J&K Apni Party (JKAP) as an alternative to regional parties such as the National Conference (NC) and the People's Democratic Party (PDP), of which he was once a member.

The JKAP becomes the first Valley-based regional party since 1947 that stands for integration of Jammu and Kashmir into the Union of India and that is against any special status or autonomy for the Union Territory, in contrast to the NC's pre-1953 position, the PDP's 'self-rule' and Jammu and Kashmir People's Conference's 'Achievable Nationhood'.

"We're not here to sell dreams and fantasies but will always be pragmatic, honest and fair in our approach," Mr. Bukhari said.

"We have resolved to create a platform where people are the real stakeholders of the political process," said



New start: Altaf Bukhari holding the party flag, along with his supporters, in Srinagar on Sunday. ■ NISSAR AHMAD

Mr. Bukhari, who hit the political scene in 2014 by joining the PDP and was the richest candidate with assets worth ₹84 crore in the Assembly election.

'Wait for verdict'

On Article 370, which was diluted last year, Mr. Bukhari said, "It is now in the domain of the judiciary. We will wait for the verdict of the Supreme Court."

However, his party's main plank would be restoration of statehood and domicile

rights to land and employment.

The party has decided not to seek reunification of the Union Territories of Jammu and Kashmir and Ladakh into one State. It has taken no members from Ladakh.

The police alleged that the couple were planning to carry out suicide attacks in the country.

"The party will seek to preserve the identity and dignity of the people of J&K, the dignified return of Kashmiri Pandits and empowerment of youth and women," Mr. Bukhari said.

CONTINUED ON ▶ PAGE 12

Couple with 'IS links' held in the Capital

They were inciting anti-CAA protesters

STAFF REPORTER

NEW DELHI

The Delhi police on Sunday arrested a couple with alleged links to the Khorasan module of the Islamic State from Jamia Nagar in south-east Delhi over allegations of inciting anti-CAA protesters.

The police said they were alerted by the officers of the intelligence services to the suspicious activities of the couple from Kashmir planning out terror activity in the national capital.

The couple had been under surveillance for the past several months.

The information was shared with the Delhi police and they were held.

The police alleged that the couple were planning to carry out suicide attacks in the country.

"Jahanjeb Sami and his wife Hina Bashir Beg are linked to Khorasan Module of the IS. The couple were apprehended from Jamia Nagar in Okhla. They were instigating anti-CAA protests in the city," said Pramod

Jahanjeb Sami and his wife Hina Bashir Beg are linked to Khorasan Module of the IS

PRAMOD SINGH

Kushwaha, DCP (Special Cell)

Singh Kushwaha, DCP (Special Cell).

'Over 40% govt. schools don't have power, playgrounds'

Parliamentary panel identifies critical infrastructure gaps

PRISCILLA JEBARAJ

NEW DELHI

Almost half the government schools in the country do not have electricity or playgrounds, according to a report submitted by the parliamentary panel on education.

In its report on the 2020-21 demand for grants for school education submitted to the Rajya Sabha last week, the Parliamentary Standing Committee on Human Resource Development (HRD) expressed concern that budgetary allocations saw a 27% cut from proposals made by the School Education Department. Despite proposals for ₹82,570 crore, only ₹59,845 crore was allocated.

Mr. Kushwaha said the couple had moved to Delhi from Srinagar in August 2019. The husband was working with a private company, while the wife stayed home. The police had recovered incriminating material from their rented accommodation in Jamia Nagar.

The police said Jahanjeb was actively involved in the propagation of the recently published IS magazine *Sawat-Hind* (Voice of India) in February 2020.

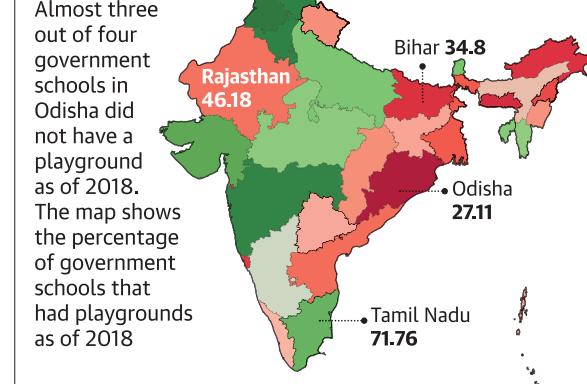
The couple came under the scanner after their activities on cyberspace were noticed by the intelligence agencies.

survey data. Only 56% of schools have electricity, with the lowest rates in Manipur and Madhya Pradesh, where less than 20% have access to power.

All work and no play

Almost three out of four government schools in Odisha did not have a playground as of 2018.

The map shows the percentage of government schools that had playgrounds as of 2018



The panel recommended that the HRD Ministry collaborate with the Mahatma Gandhi National Rural Employment Guarantee Scheme to construct boundary walls, and work with the Ministry of New and Renewable Energy to provide solar and other energy sources so that schools have access to power.

Less than 57% of schools have playgrounds, including less than 30% of schools in Odisha and Jammu and Kashmir, according to the Unified District Information System for Education (UDISE) 2017-18 survey.

CONTINUED ON ▶ PAGE 12

A ND-NDE

Calm after the storm



Starting from scratch: (Clockwise from top left) A relief camp set up at Idgah in Mustafabad for victims of north-east Delhi violence; an injured riot victim at the relief camp; women and children having food at the camp; NGO workers carrying relief material for distribution among riot victims in Shiv Vihar. ■ SUSHIL KUMAR VERMA

+ Women's Day invigorates protesters at Shaheen Bagh

Stalls set up at venue to help riot victims irrespective of their religion

SOIBAM ROCKY SINGH

NEW DELHI

The women-led anti-citizenship protest at Shaheen Bagh, which entered the 85th day on Sunday, got a shot in the arm with supporters turning up in large numbers to mark the International Women's Day.

The makeshift shade set up on an arterial road connecting Delhi with Noida, where the protests have been taking place since mid December last year, was reconfigured to make more room for protesters whose numbers swelled after noon.

Most of them who came up on the dais to speak against the Citizenship (Amendment) Act (CAA), National Register of Citizens (NRC) and National Population Register (NPR) kept their theme close to Women's Day.

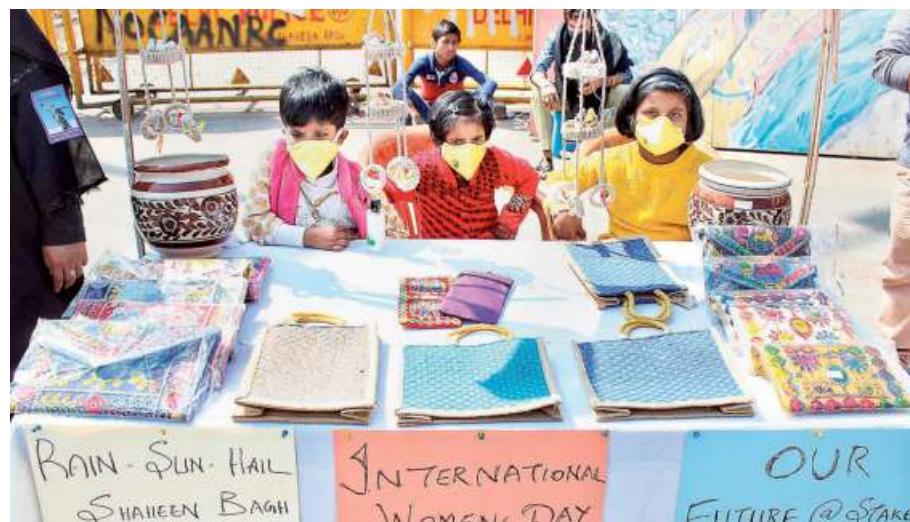
To mark the day, women and girls from the area set up stalls next to the makeshift shade to sell handmade items, including paintings, bangles and earrings. The money collected through this will be donated to victims and their families, who were affected in the riots that took place in north-east Delhi, irrespective of their religion.

Shaheen Kauser, a resident of the area who has been actively involved in the protest, said that the most important thing for the movement right now is to maintain peace.

"We have appealed to the people to be peaceful. On International Women's Day, we also have a message that the country is for everyone. Live and let live," she said.

For a cause

Shaheen Malik, who had put up a stall to sell handmade earrings and bangles, said she, along with her sisters



Customers at a stall set up at Shaheen Bagh on Sunday; children wearing masks at the stall. ■ BIBEK CHETTRI

and friends, have been making the items for the last three days.

The 26-year-old student of Jamia Millia Islamia said, "All the proceeds from the sale will go to the victims of riots cutting across religion and community. We are not keeping anything."

"We have different variety of designs including 'Kashmiri Jhumke' which are hot sellers," Ms. Malik said, adding that the price of

items have been kept low and range between ₹50 and ₹250.

Creativity and protest
A unique stall combining creativity and protest was set up by 23-year-old Kauser Jahan which had handmade prints that conveyed the artist's stance towards CAA, NRC and NPR.

"We also did paintings and murals on the roads here at Shaheen Bagh. What

began at Jamia has grown on to become such a big movement as Shaheen Bagh is followed not just in India but also internationally," Ms. Jahan said.

She also narrated how the recent riots in Delhi has been a difficult time for her and family. "As a Muslim, most people here had close relatives or friends there in north-east Delhi. So we were emotionally connected," she said.

Hussain got pistol back 2 days before riots'

Weapon was deposited at police station a day ahead of Assembly polls: police

SAURABH TRIVEDI

NEW DELHI

Suspended AAP councillor Tahir Hussain got his licensed pistol back just two days before the riots in north-east Delhi, said a police officer on Sunday.

The officer said that Mr. Hussain deposited his pistol at a local police station on February 7, a day before Delhi elections, and got it released on February 22.

"We are questioning why he got his weapon released just two days before the riots. Hussain broke down twice while responding to questions. We have to take him to the locations where he was hiding after the violence. He will also be taken to the warehouse where petrol bombs and stones were found," said the officer.

Meanwhile, Karkardooma Court on Sunday sent Riyasat Ali to three-day police custody and Liaquat to 14-day judicial custody. Both have been booked for leading a mob in Chand Bagh



Suspended AAP councillor Tahir Hussain (centre). ■ PTI

C Hussain broke down twice while responding to questions. We have to take him to the locations where he was hiding after the violence

A POLICE OFFICER

area during violence on February 24 and 25.

Police said that Liaquat and his son Riyasat were present on the terrace of Hussain's house and were

leading the mob who were throwing stones and petrol bombs at the crowd. The police claimed that both worked for the suspended AAP legislator.

On Sunday, Shahrul Pathan, who pointed a pistol at a police official during riots in Maupur, was taken to the location in Jaffrabad where he opened fire during violence.

"We had already recovered the pistol from his house. The two cars he used

after committing the offence were also recovered," said a police officer.

School sealed

Meanwhile, Sadaf Faizal, owner of Rajdhani Public School, claimed that Delhi Police had sealed the school and held her husband Faizal for questioning. She claimed that her husband was taken to a police station on Saturday evening and has not been released till now.

"The school was sealed on March 6. Future of about 1,400 children remains in the dark as examinations for Classes VI to XII will begin on March 12. What are we supposed to do? How will the exam be conducted? In the school, children from both communities study," said Ms. Sadaf.

During investigation, Delhi Police had recovered petrol bomb launcher fixed on the railing of terrace, stones and other materials that were used by rioters from Rajdhani Public School.

Elaborate security arrangement in place for Holi

702 FIRs registered and 2,387 people detained in connection with violence: police

STAFF REPORTER

NEW DELHI

Delhi Police has made elaborate arrangements to ensure safety and security of people during Holi. Extensive arrangements have been made in Gokulpuri, Jaffrabad, Chand Bagh and Bhajanpura that witnessed violence recently, said a senior police officer.

On Sunday, Delhi Police had registered 702 FIRs related to violence and a total of 2,387 people have been detained. Also, 283 Aman Committee meetings were held to maintain peace in north-east Delhi.

"We have identified locations that are fragile or prone to violence. Presence of paramilitary personnel

We have identified locations that are fragile or prone to violence. Presence of paramilitary personnel have been increased at these locations

A SENIOR POLICE OFFICER

have been increased at these locations under the supervision of senior officers," said the officer.

All officers and in-charges of police posts have been directed to remain present in their respective jurisdiction.

Special drive

Meanwhile, the Delhi Traffic Police said that it will be con-

ducting special drive to control unruly and dangerous driving on the occasion of Holi.

Traffic arrangements have been in place to ensure safety of motorists on roads and check incidents of drunk driving, overspeeding, reckless driving, red light jumping, triple riding, driving by minor, driving or riding without helmet and performing stunts on two-wheelers.

According to the police, traffic police and district police will be deployed at more than 170 traffic pickets, including 131 integrated checking pickets, on the day of Holi to ensure a peaceful and safe celebration. Delhi Traf-

fic Police will deploy around 1,600 personnel for this purpose.

The police have also urged motorists to avoid traffic violations.

"Parents should not allow minors to drive vehicles. All motorists are advised to obey traffic rules and regulations and follow the directions of the traffic policemen on duty for their safety as well as the safety of other road users," said Joint Commissioner of Police (Traffic) N.S. Bundela.

Special checking teams with alcometers will be deployed at major intersections and vulnerable points to detect and prosecute traffic violators, he said.

'Healthy people need not wear masks'

They may touch face with dirty hands while adjusting those, says Chief Minister

SPECIAL CORRESPONDENT

NEW DELHI

Chief Minister Arvind Kejriwal on Sunday said that healthy people in the Capital need not wear masks to protect themselves from COVID-19 as wearing masks would "increase the risk". People with masks would have a tendency to constantly adjust those and thus touch their faces with hands which may not be clean, he explained.

He added that there was no need for panic buying masks and hand sanitizers and everyone should rather wash their hands with soap and water as often as possible, as a preventive measure.

"Masks and hand sanitizers only give a false sense of security. There is no substitute for frequent handwashing," he said. Mr. Kejriwal added that those showing symptoms however, need to wear masks so that they do not cough and contaminate



Arvind Kejriwal at a press conference in New Delhi on Sunday. ■ PTI

identify those with symptoms of the virus and need to report the details of people who have returned from the abroad in the past 14 days and are showing any symptoms, and work together to fight COVID-19," Mr. Kejriwal also said.

Play a safe Holi
Delhi Metro, DTC buses and hospitals will be disinfected everyday, Mr. Kejriwal assured. He asked Delhites to maintain calm, but be careful while playing Holi and to avoid crowded areas and stay safe.

The government also asked the people, who have shown symptoms, not to use any mode of public transport while going to submit their samples for testing.

Mr. Kejriwal said that 168 isolation beds had been set up at 25 hospitals for COVID-19 patients and that the government was fully prepared to deal with the situ-

ation if there is a rise in number of cases in the city.

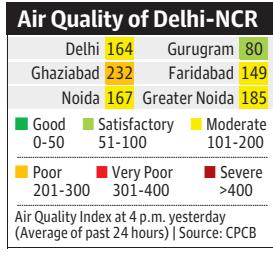
He added that he would meet Union Health Minister Harsh Vardhan on Monday to request a ban on travel to countries where a significant number of cases of COVID-19 have been reported.

Also, addressing the press conference, Nutan Mundra, Director of Delhi Government Employees Health Scheme, said COVID-19 symptoms include cough, fever and cold and everyone should cover their mouth and nose while coughing and sneezing so that no droplets reach other person's eyes, nose or mouth.

"A healthy person is advised not to wear a mask because by doing that, he or she is pre-disposing themselves to chances of infection. It is the social responsibility of all to advise others to wear masks if they are suffering from respiratory diseases," Ms. Mundra said.

surfaces and lead to the spread of the virus.

The Chief Minister was addressing a press conference after a meeting of a State Task Force headed by him on COVID-19. The task force also said that there was a craze to buy N95 masks but it was not required. "There is an unnecessary rush to buy masks and hand sanitizers in the city. Instead, people should help the government



Delhi gurdwara panel distributes masks as stores increase price

DSGMC plans to do same at gurdwaras across the Capital

SPECIAL CORRESPONDENT

NEW DELHI

Exhibition: "It Belongs to me", a solo painting exhibition by Sadhna Jain at Open Palm Court Gallery, India Habitat Centre (IHC), 11 a.m. - 7 p.m.

Exhibition: "Color Play", a group exhibition of paintings by Meenaxi Sadage, Dhavat Singh and Sharad Tardé at Convention Centre Foyer, India Habitat Centre (IHC), 11 a.m. - 7 p.m.

Exhibition: "Many Indias III", a rare collection of indigenous art curated by Tulika Kedia at Must Art Gallery, Panchsheel Park. 11 a.m. - 8 p.m.

Exhibition: "Affordable Masters" a group exhibition at Gallery Art Magnum, 60/4, Indian Oil Complex, Sri Aurobindo Marg, Yusuf Sarai, 11 a.m. - 7 p.m.

(Mail your listings for this column at citeditor@delhi@thehindu.co.in)



People wear masks during a campaign by the DSGMC in New Delhi on Sunday. ■ PTI

He added that hand sanitisation has been made mandatory for all visitors at the DSGMC office complex at Gurdwara Rakab Ganj and that the volunteers are assisting and guiding the visitors on the matter to prevent the transmission of the virus.

"The DSGMC will promote frequent handwashing with soap and water among the devotees during their visit to holy shrines. All gurdwara complexes will be extensively cleaned and sanitised in order to prevent the spread of the disease," Mr. Sirsa further said.

charging of exorbitant prices for products by big pharma companies.

"All gurdwaras have been asked to take proactive steps to regularly clean and sanitise their complexes to prevent any respiratory illness," Mr. Sirsa said.

Strengthening ties



A group of performers at the Indo-Russian Friendship Celebration-2020 at the Indira Gandhi National Centre for the Arts in New Delhi on Sunday. ■ SUSHIL KUMAR VERMA

Petition seeks improvement of public transport system

STAFF REPORTER

NEW DELHI

A petition moved before the Delhi High Court has sought directions to the Centre and the State government to improve the public transport system in order to curb air pollution in the city by involving private companies under the Corporate Social Responsibility (CSR) initiative.

Tsunami on Roads, a non-government organisation (NGO), in its petition said that mass public transport systems were the most important and cost-effective means to reduce air pollution and traffic congestion, especially in cities with a population of 50 lakh or more.

It contended that the public transport system could be improved by involving private companies under the CSR initiative. It also suggested to subsidise public transportation.

The NGO also said that vehicular emissions have to be controlled as they are a major contributor – almost 41% of PM2.5.

It also urged the High Court to order the authorities to compensate for the damage to the environment caused by fossil fuels. The court has posted the case for hearing on May 10.

Gurugram offices cancel events, allow staff to work from home

Millennium City gears up to prevent spread of COVID-19

SPECIAL CORRESPONDENT

GURUGRAM

From allowing their employees to work from home or cancelling events involving mass gatherings to ensuring proper hygiene inside the office premises, the corporate companies in the Millennium City have been gearing up to prevent the spread of COVID-19 in the National Capital Region over the past week.

2 cases in Gurugram
So far, two cases of COVID-19 have been reported in Gurugram.

Conceding that the official figures were suggesting and expressed apprehension that the situation, if allowed to continue for long, would have financial implications.

A spokesperson of We-Work, a real estate company providing co-working spaces, said that they were monitoring the situation closely and had implemented man-

in case they felt the need to do so, and the attendance in the office had dropped to meagre 20-30% towards the end of this past week.

Mr. Fuloria also said that as part of precautionary measures to prevent the spread of the virus, the company indefinitely postponed its annual event slated for March-end.

Though satisfied with the efforts of the government and the district administration in handling the situation, Mr. Fuloria, feared the number of infected persons could be far more than what

the official figures were suggesting and expressed apprehension that the situation, if allowed to continue for long, would have financial implications.

Anu Khanna, vice president, facility management at Pioneer Urban Facility Management, said: "We have distributed masks to all the staff. In addition to this, we have strategically installed hand sanitizers at commercial buildings. We are also sanitising the lifts and common areas every few hours."

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DP/92/32/2020

DON'T

- Play colours with unwilling persons
- Harass women
- Throw water balloons at strangers
- Use chemical or metallic colours
- Drink and drive
- Ride without helmet
- Overcrowd your vehicles
- Pick a fight with others

WISH YOU A HAPPY HOLI

E-mail to CP, Delhi at: cp.snsrivastava@delhipolice.gov.in
Write to CP, Delhi at P.O. Box No. 171, GPO, New Delhi

FOR IMMEDIATE POLICE HELP CALL: 112 TO SHARE INFORMATION CALL: 1090

DP/92/29/2020

RATAN LAL
53 YEARSSHAHID
22 YEARSRAHUL SOLANKI
26 YEARSMOHAMMED FUKRAN
30 YEARSAMRI KHAN
28 YEARSHASHIM KHAN
26 YEARSMEHTAB
22 YEARSANKIT SHARMA
26 YEARS**1. Ratan Lal, 53**

The Delhi Police Head Constable reported for duty despite being sick. He was the sole breadwinner in his family.

He is survived by three children, a pregnant wife, and a sister who is going to be married in two months. "He was ill on Monday [February 24]. He had high fever. His wife asked him to take a leave of absence but he still went. What could he do, especially in that situation, and when there were such few officers?" said Deepak Bari, his brother.

2. Shahid, 22

A resident of New Mustafabad.

He was an auto driver who got married four months ago. Shahid was shot in the chest in Bhajanpura on February 24.

"He had left for work in the morning and that is all we know" said his brother Imran, 25, who does not know who shot Shahid. He is survived by a three-month pregnant wife.

3. Rahul Solanki, 26

He was shot in Babu Nagar when he had gone out to buy tea from a nearby street stall.

His father rushed him to a nursing home, which refused to treat him. They tried to get Rahul to GTB Hospital but the road was blocked. He was finally taken to Loni government hospital where he was declared brought dead.

4. Vinod Kumar, 51

The resident of Brahmpuri was stoned to death by a mob on the night of February 24 when he had stepped out with his son Monu. "Nobody came to help us," said Monu, who suffered severe injuries.

5. Mohammed Fukran, 30

A resident of Kardam Puri. The victim's brother, Mohammed Imran, had to visit multiple hospitals before finally finding him in GTB Hospital. Imran had wanted to take his brother to a private hospital but was informed that he had passed away. Fukran was not part of the protests, his brother said.

6. Mohammad Yusuf, 53

A carpenter from Mustafabad. He was lynched by a mob on February 24.

He was driving home with his son Suleman, 19, when they were stopped by a group of men on Gokulpuri Road.

"The mob shouted 'Stop this mullah!'. They rushed towards us after identifying our religion by my father's beard. They attacked us with iron rods and sticks. They torched our motorcycle," said Suleman, who saw his father getting smashed in the head with a stone, before losing consciousness.

7 & 8. Amri Khan 28, and his brother Hashim Khan, 26

Residents of Old Mustafabad. Their bodies were pulled out of a drain in Ganga Vihar in Gokulpuri. Amri was a cab driver and the sole breadwinner in a family of eight.

"They had gone to visit their grandmother in Sunder Nagar. When they did not return by 8.30 p.m., and violence had broken out, we called Amri on his mobile. He informed us that they would be home in five minutes. When we called him later, his phone was switched off," said Ballu Khan, father.

9. Anwar, 58

A resident of Shiv Vihar. He

SNUFFED OUT BY HATRED

The Hindu takes a look at some of the people who were killed by rampaging mobs during the riots that erupted across north-east Delhi in the last week of February



Family members and locals carry the bodies of Amri Khan and his brother Hashim during a funeral procession at Old Mustafabad. ■ PTI

A long list

| Date of reporting | Residence | Victim Name | Age | Sex | Cause of death |
|-------------------|---------------|-----------------|-------|-----|-----------------------------|
| 2/26/2020 | Gamri | Akbari | 85 | F | Burned |
| 2/28/2020 | Karawal Nagar | Alok Tiwari | 24 | M | |
| 2/28/2020 | | Amaan | 17 | M | |
| 2/2/2020 | Mustafabad | Aqil Ahmed | 40 | M | Head Injury and stab wounds |
| 2/2/2020 | Karawal Nagar | Arshad | 22 | M | Head Injury |
| 3/4/2020 | Mustafabad | Bhure (Ali) | 25 | M | Missing, found dead |
| 2/25/2020 | Mandoli | Deepak Kumar | 34 | M | Shot in the head |
| 2/27/2020 | Chaman Park | Dilbir Negi | 20 | M | Burned |
| 2/28/2020 | | Dinesh Kumar | 35 | M | |
| 2/28/2020 | | Faizan | 23 | M | Assault |
| 3/6/2020 | Mustafabad | Hamza | 26 | M | |
| 2/28/2020 | Kardam Puri | Ishtiyak Khan | 24 | M | Shot in stomach |
| 3/5/2020 | | Jamaluddin | 30 | M | Physical assault |
| 2/28/2020 | | Mohd. Irfan | 32 | M | |
| 2/28/2020 | Mustafabad | Mohd. Shahbaan | 22 | M | Shot dead |
| 2/28/2020 | Hapur, U.P. | Mohsin | 22 | M | Assault |
| 2/26/2020 | Bhajanpura | Mubarak Hussain | 28 | M | Shot dead |
| 2/28/2020 | Kardam Puri | Musharaff | 35 | M | |
| 3/5/2020 | Brahmpuri | Naresh Saini | 32 | M | Shot |
| 2/26/2020 | | Nazeem Khan | 35 | M | Shot dead |
| 2/28/2020 | Ghonda | Parvez Alam | 50 | M | Shot in stomach |
| 2/27/2020 | Maujpur | Pravesh | 48 | M | Gunshot |
| 3/1/2020 | Brijpuri | Prem Singh | 27 | M | |
| 2/26/2020 | Brijpuri | Rahul Thakur | 22/23 | M | Shot in the chest |
| 2/28/2020 | Loni | Salman | 24 | M | Stone pelting, stoned |
| 2/28/2020 | Khajoori Khas | Sanjeev Thakur | 32 | M | Stoned |
| 2/26/2020 | | Sayid | 19 | M | Shot dead |
| 2/27/2020 | Loni | Shan Mohd | 35 | M | Gunshot |
| 2/28/2020 | Hapur | Suleiman | 22 | M | |
| 2/27/2020 | Bhajanpura | Unknown | 70 | F | Burn injuries |
| 2/27/2020 | Mustafabad | Zakir | 24 | M | Multiple stab injuries |

SOURCE: VIOLENCE LAB (THE POLIS PROJECT)

uncle's construction project.

He had assured his family that they had no reason to worry because "he would make sure he did not provoke the rioters". "But they killed him anyway," said his mother Jajima, who identified his charred body at GTB Hospital mortuary.

12. Mehtab, 22

A resident of Brijpuri. He was allegedly murdered by a group of men when he had gone out to buy milk on February 26.

His family claimed that a mob carrying sticks and wearing helmets, and chanting Jai Shri Ram, had taken him from near their house by force.

"We found his body in a nursing home. There were injury marks under his eye and on his head. His body was burned," his sister Yasmin said, adding that Mehtab was "mentally unwell".

13. Virbhan Singh, 50

A resident of Karawal Nagar who sold garments.

He was returning to his 14-year-old daughter and unwell wife on February 24 when he was shot at from a building.

"He was shot from the Muslim area. No one should protest by blocking any area. Here every street is blocked by them,"

claimed his relative Rajat Sadh.

14. Ashfaqe Hassan, 22

He was attacked with swords in Old Mustafabad and died after being shot multiple times [when?]. He had gotten married on February 14.

"The doctors told us he suffered five bullet injuries, as well as injuries from a sword," his aunt said. He was declared dead at GTB Hospital on February 26.

15. Mudassir Khan, 35

Worked as a paint-scraper. He stayed back at a relative's house in Kardam Puri on February 24, the second day of the riots. He assured his family in Brijpuri that he would not step out of the house. He went out an hour later and was shot by a mob, his family said.

16. Aftab, 20

A Class 11 student who had come to Delhi from Bijnor, Uttar Pradesh, around a week before the riots erupted. His body was pulled out of a drain in north-east Delhi.

"Aftab's body was burned. He had no hair on his head and his fingers were hanging by shreds of skin... his stomach was also bloated," his brother Mohammad Qadir said, who spent several days trying to trace Aftab before finding his body at RML Hospital.

17. Aqib, 18

A dailywage worker who died due to severe head injuries inflicted by stone pelting.

"He was caught unaware by the violence," his brother Wasim said. Aqib was brought to GTB Hospital where he was operated upon twice. He succumbed to injuries on March 2.

18. Mharoof Ali, 32

A resident of Bhajanpura. He used to run a store that was burned down. He is survived by his two children, aged nine and six. Waiting for his body to be released from LNJP Hospital, his brother Majid had said:

"We are in no hurry. After all, where will I take him? The area where we lived is still burning and our family members have left. Only my father is at home."

19. Ayub Shabir, 60

Worked as a ragpicker. He died on February 28 while being taken to hospital after suffering head injuries, his son Salman [age?] said.

"I had cautioned my father against going out on February 28, but he said the situation was normal and that we cannot stay inside for long and not earn anything," he recalled.

20. Ankit Sharma, 26

An Intelligence Bureau staffer. His body was recovered from a drain in Chand Bagh.

His father said that Ankit was caught by rioters and taken to a building, which belonged to AAP councillor Tahir Hussain, and murdered.

21. Babu Salmani, 33

An auto driver. He was returning home when he was attacked by a mob.

"He was hit on the head and brought to the hospital in critical condition... He fought bravely for his life but died on February 27. We cannot take his body back to our houses as the condition there is still very tense," said his sister Nargis. He leaves behind three children and old parents.



From left: GTB Hospital staff wheel a body into the mortuary on February 26; Jajima, mother of 22-year-old victim Mohammad Monis; Asma Khatoon, Ashfaqe Hassan's aunt; funeral procession of Mudassir Khan. ■ SPECIAL ARRANGEMENT, REUTERS

Timings
DELHI

| | |
|----------------------|--|
| MONDAY, MAR. 09 | |
| RISE 06:38 SET 18:26 | |
| RISE 18:07 SET 06:29 | |
| TUESDAY, MAR. 10 | |
| RISE 06:36 SET 18:27 | |
| RISE 19:16 SET 07:11 | |
| WEDNESDAY, MAR. 11 | |
| RISE 06:35 SET 18:28 | |
| RISE 20:24 SET 07:51 | |

| | |
|----------------------|---------|
| Delhi Weather | max min |
| Delhi City | 25 11 |
| Safdarjung | 25 11 |
| Palam | 25 12 |

Delhi Palam Today
26°C Shallow fog/mist is likely to prevail in the morning. A warm afternoon with moderate winds and sunny sky is likely.

Delhi Palam Tomorrow
28°C Mist/haze is likely in the morning. There are chances of light rain/thundershower.

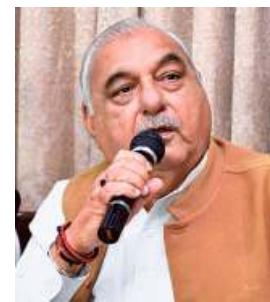
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THE HINDU
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Hooda hits out at BJP-JJP government in Haryana

It is pushing the State back instead of taking it forward'

SPECIAL CORRESPONDENT
CHANDIGARH



Cong. leader B.S. Hooda

Former Haryana Chief Minister and Leader of the Opposition Bhupinder Singh Hooda on Sunday hit out at the ruling BJP-JJP government in the State, describing it as a disaster which has failed to satisfy any section of society with the quality of governance.

"This government is pushing the State back instead of taking it forward," said Mr. Hooda, who was addressing a rally at Karoda village in Kaithal.

No help for farmers'

"The State government had failed to protect the interests of farmers. Farmers are on the verge of bankruptcy, but the government has not yet come forward to help. Combination of natural disasters and government apathy have

Haryana is caught between tolls and potholes," he said.

"It has been more than four months since they formed the government, but the ruling coalition has not even released its Common Minimum Programme even though a new budget has been presented. There is no mention of any plan for bringing the CMP in the budget. In such a situation, even if the programme comes, it has no justification as no provision has been made in the budget," Mr. Hooda said.

"During the Congress regime, Haryana was a leading State in per capita income, per capita investment, rewarding sports persons and providing employment to the youth. But under the BJP rule, the State is now leading in crime, drugs, unemployment and pollution," alleged Mr. Hooda.

'5 cases of medical negligence in Gurugram'

Incidents took place in 2017-18, hospitals including Fortis and Medanta: panel

SPECIAL CORRESPONDENT

CHANDIGARH

A report by a Haryana Assembly committee has revealed that in 2017 and 2018, five cases of medical negligence were reported from Gurugram-based private super specialty hospitals, including Fortis, Medanta and Artemis.

Apart from this, one case of medical negligence each from Panchkula and Hisar districts and two cases from Jhajjar district were also reported during the same period.

Report tabled

The report by "Haryana Vidhan Sabha Subject Committee on Education, Technical Education, Vocational Education, Medical Education and Health Services - 2019-20", which was presented in the State Assembly earlier this week, pointed out that two complaints of medical negligence were found to be

correct against Fortis hospital, Gurugram, by the Medical Negligence Board in 2017, besides in 2018, two such complaints against Medanta hospital and one against Artemis hospital in Gurugram were found to be correct.

Judgemental error'

According to the report in the case of death of sixty-one-year-old Savitri Devi in 2018, where the complaint was made against Artemis hospital, the medical board found a "partial negligence" as it observed "...during treatment, all possible measures were taken to combat the complication, however, there was a judgmental error on the part of the operating team (orthopaedic) to undertake an aggressive surgical approach for an old patient with multiple co-morbid conditions. All possible measures to combat complication were taken...hence,

no evidence of medical negligence has been found in the case by the board of doctors."

In the complaint, filed by Haryana Medical Council pertaining to Gopendra Singh, whose child was admitted at Medanta hospital, the Board held that while there was no negligence in treatment, but hospital was found overcharging for blood products.

"There was no negligence done in the treatment and care by the doctors at the hospital, however, it was found the hospital has charged ₹1,950 per unit against supply of RDPs (random donor platelets) to the patient instead of ₹400 per unit fixed for dengue patients as per government guidelines," the Board said.

No cardiologists'
In another case at Medanta hospital, where Hawa Singh (72) had died, the medical

board observed: "Considering the very critical condition of the patient with acute coronary syndrome and cardiogenic shock, the patient should have been physically examined by Dr Praveen Chandra (consultant) on urgent basis, which was not done in this case. And also in his absence, there are no records of any cardiologists examining the patient from 4 p.m. to 6.50 p.m. It is presumed that the patient was not under direct care of any cardiologist for which the hospital is responsible."

In the case of death of fifty-one-year-old Seema in 2017, the medical board probing the complaint against Fortis hospital, concluded that the patient, who was rushed to such a big hospital at night with chest pain and as the doctor stated, had a possibility of heart attack - not giving emergency medicines to her is "negligence".

Unemployed teachers allegedly lathi-charged in Punjab's Patiala

They were protesting to demand government jobs

SPECIAL CORRESPONDENT

CHANDIGARH

Police on Sunday allegedly lathi-charged unemployed teachers, including women, in Punjab's Patiala. They were protesting to demand government jobs.

The protesters, who have completed Elementary Teacher Training and cleared the Teacher Eligibility Test were staging a protest under the banner of "ETT-TET Unemployed Teachers Union".

They wanted the State government to provide them government jobs by filling vacant posts in the Education Department.

As the protesters attempt-

C The way women were manhandled and assaulted on International Women's Day is a matter of shame for the whole State

DALJIT SINGH CHEEMA
Akali Dal leader

ed to march towards Chief Minister Amarinder Singh's private residence, the police allegedly used force in order to disperse them.

Incident condemned

Hitting out at the ruling Congress government, Opposition parties – the Shiromani Akali Dal and the Aam Aadmi Party – condemned the

incident.

Former Education Minister and Shiromani Akali Dal leader Daljit Singh Cheema said the party strongly condemns the "lathi-charge" by the police on unemployed teachers. "The way women were manhandled and assaulted on International Women's Day is a matter of shame for the whole State. Instead of listening and assuring them the Congress government is suppressing their voice," alleged Mr. Cheema.

AAP Lok Sabha MP and State president Bhagwant Mann also termed the incident "condemnable and shameful".

Former Education Minister and Shiromani Akali Dal leader Daljit Singh Cheema said the party strongly condemns the "lathi-charge" by the police on unemployed teachers. "The way women were manhandled and assaulted on International Women's Day is a matter of shame for the whole State. Instead of listening and assuring them the Congress government is suppressing their voice," alleged Mr. Cheema.

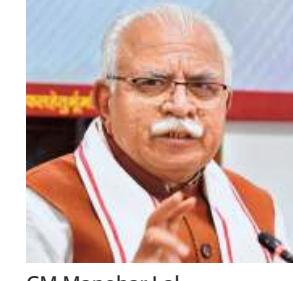
Vouching for Mr. Gandhi as Congress chief, he said there is no other face as acceptable as Rahul who also has good intent at heart, zero baggage and consistently

More street lights, cameras for safety of women: Haryana CM

Numerous steps taken to provide more secure atmosphere'

SPECIAL CORRESPONDENT

GURUGRAM



CM Manohar Lal

Haryana Chief Minister Manohar Lal on Sunday said that 3.90 lakh street lights would be erected and one lakh closed-circuit television cameras installed across the State to ensure safety and security of women.

He was speaking at a State-level programme at Government College Sector-14 here to mark International Women's Day.

Speaking about the steps taken by the State government towards women empowerment, Mr. Lal said 3.90 lakh street lights would be erected as lighting provided a secure atmosphere to women folk during night hours.

Two lakh CCTV cameras had already been installed and one lakh more would be fitted in the next two years to keep vigil on the law and order situation.

vide more secure atmosphere to girls and women in the State.

Mr. Lal said women and girls played a significant role in taking the culture forward. He said today special gram sabhas were also being organised in all village panchayats to discuss the issues of women, their empowerment, health, hygiene, how to improve the sex ratio and bring equality and other related issues.

Booklet released

Before his address, the Chief Minister released a booklet on 'Poshan Pakhwara' (Nutrition Fortnight), the State-wide campaign launched on Sunday. Under it, the health of adolescent girls, pregnant women and children would be examined.

He said Haryana was the first State in the country to announce capital punishment to rapists of girls below 12 years of age and numerous such steps were taken to pro-

Four doused with petrol and set on fire

PRESS TRUST OF INDIA
BIKANER

In a horrific incident, four persons were doused with petrol and set on fire on Sunday in Nokha near here by a bunch of miscreants with two of the victims suffering severe burns , said police.

The incident took place on a road right behind Nokha police station in the town where a group of seven or eight persons intercepted the victims travelling in a jeep, poured petrol over the vehicle as well as its occupants and set them afire, said Bikaner Superintendent of Police Pradeep Mohan Sharma.

The victims somehow managed to get out of the vehicles but collapsed on the road, prompting passers-by to raise a hue and cry and rush them to the hospital, he said. Two of the four persons, Shanti Lal and Ajit Singh, received major burn injuries.

War on virus



A bus in which Italian tourists who tested positive for COVID-19 travelled being disinfected in New Delhi on Sunday. • PTI

Rahul most acceptable leader in Congress'

High time he came back as party chief, says senior party leader Ajay Maken



Cong. leader Rahul Gandhi

be amended to ensure that, he said.

"I think it is high time Rahul Gandhi came back. I am saying this with very strong conviction and strong reasons behind this. Rahul Gandhi is universally acceptable in the Congress party. There is no other face who is as much acceptable as Rahul Gandhi is, Mr. Maken said.

"So, a person who is universally acceptable, no baggage, good intent at heart and who has been consistent and most aggressive against the BJP and Prime Minister Narendra Modi.

Mr. Maken also argued for a long-term advisory role for interim president Sonia Gandhi saying her experience and expertise in handling Congress affairs would be much needed by the new president.

Asked about what would be the right time for Mr.

Gandhi to return, Mr. Maken said, the sooner, the better, because it will end uncertainty.

Congress chief spokesperson Randeep Surjewala also said Prime Minister Modi and Home Minister Amit Shah are deeply wary of the unwavering conviction and fearlessness with which Rahul Gandhi has taken on the BJP and the RSS.

Proved his mettle'

"Rahul Gandhi has adequately proved his mettle. Time has come to rise above the parochial issues of regional leadership and work towards strengthening and rebuilding the Congress. Needless to add that Rahul Gandhi is the obvious choice to lead the party," he said.

The incident occurred on Saturday night in Indira Colony, Sunam police station SHO Jatinderpal Singh said over the phone.

The house was old and heavy rain had lashed the area leading to cracks in the building, he said.

"The deceased were a couple and their two minor sons aged 6 and 8," the SHO said.

Four members of a family, including two children, were killed when the roof of their house caved in following heavy rain in a residential area in Sunam town of Punjab's Sangrur district, a police official said on Sunday.

The incident occurred on Saturday night in Indira Colony, Sunam police station SHO Jatinderpal Singh said over the phone.

The State BJP chief said the Speaker told them that he would look into the constitutional aspect of the matter.

The merger had lent more stability to the Ashok Gehlot government, increasing the Congress' tally to 107 in the 200-member Assembly.

PRESS TRUST OF INDIA
SHAHJAHANPUR

A 52-year-old man died after being beaten up by his relatives over a dispute in a village in Shahjahanpur district of Uttar Pradesh, police said on Sunday.

The incident happened on Saturday in Jogipur village of Tilhar area, they said.

Jugal Kishore (52) had some issues with his cousin Narendra. Along with his father and two brothers, Narendra beat him up badly with sticks killing him on the spot, police added.

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CM YK

U.P. child rights panel visits Muzaffarnagar

Inquiry into 'atrocities' on children

PRESS TRUST OF INDIA

MUZAFFARNAGAR (U.P.)

A team of the Uttar Pradesh child rights body has visited Muzaffarnagar district to inquire into the alleged atrocities on children in violence during protests against the amended citizenship law last December.

The team, led by Uttar Pradesh State Commission for Protection of Child Rights Chairman Vishesh Gupta and member Jaya Singh, visited the affected area and recorded statements of some people.

They have visited the Satyadost hostel and Islamia Inter College on Arya Samaj Road, where violence took place.

BJP should ask Gujarat to sign water pact: Patil

PRESS TRUST OF INDIA

AURANGABAD

Irrigation Minister Jayant Patil has said BJP leaders from Maharashtra should urge the saffron party-led government in Gujarat to sign the agreement for inter-State water-sharing projects.

This will help Marathwada region too, and the State government has given preference to solve water problems in the drought-prone region, the minister told reporters after a meeting with department officials on Saturday.

Asked about the criticism from BJP leaders about no provision made for Marathwada in the State budget, he said, "Thirty projects are planned, and of them, 11 are completed to channel water towards Marathwada. Seven more such projects will commence in the coming times."

"The BJP leaders, rather than pointing at us, if they think projects for Marathwada are important, they should insist upon their Gujarat leaders to sign the inter-State agreement," Mr. Patil said.

Rift within VBA as 2 former Akola MLAs set to join NCP

Duo, who met Sharad Pawar along with 45 office-bearers, to decide within a week

SHOUMOJIT BANERJEE
PUNE



Prakash Ambedkar



Sharad Pawar

In a setback to the Prakash Ambedkar-led Vanchit Bahujan Aghadi (VBA), former MLA and VBA leader from Akola, Haridas Bhade, held talks with Nationalist Congress Party (NCP) chief Sharad Pawar on Sunday.

Mr. Bhade, who along with another former MLA Baliram Sirskar and 45 VBA office-bearers had submitted their resignations to Mr. Ambedkar last month, attributing their exit to Mr. Ambedkar's allegedly 'dictatorial style' of functioning within the party.

However, sources said Mr. Bhade had been miffed after he was denied a ticket by Mr. Ambedkar in the 2019 Maharashtra Assembly election.

While he was expected to formally enter the NCP fold in Mumbai on Sunday, Mr. Bhade said he would take a final call on his joining Mr. Pawar's party in a week's time. "We held fruitful discussions with Mr. Pawar on Sunday. More than 100 VBA office-bearers from across Maharashtra, including some from the All India Maj-

lis-e-Ittehadul Muslimeen (AIMIM), are keen to join the NCP. However, our condition is that we should be given responsible positions," Mr. Bhade told *The Hindu* from Mumbai.

Mr. Bhade, said to be an influential Bharipa Bahujan Mahasangh or BBM (the former name of the VBA) leader in Akola, had bagged the Akola East Assembly seat in the 2009 Assembly poll, defeating his nearest rival, the Shiv Sena's Gulabrao Gaonde by a margin of nearly 14,000 votes. However, he lost his seat in the 2014 election to the Bharatiya Janata Party's Randhir Savarkar by a slender margin of less than 2,000 votes.

The latest exodus of VBA leaders is indicative of the

friction prevailing within Mr. Ambedkar's party following the Assembly election last year.

The VBA's alliance with the Asaduddin Owaisi-led AIMIM had quelled the pitch for the Congress and the NCP in at least 10 of the 48 Lok Sabha seats during the 2019 general elections by eating into the traditional Dalit vote bank of the two parties.

However, following the Lok Sabha polls, the VBA-AIMIM alliance was split wide open following bickering over seat sharing before the Assembly election last October.

The AIMIM had alleged that Mr. Ambedkar was only willing to leave a paltry eight of the 288 seats for it to contest, while the VBA would fight on the remaining 280.

Since the crumbling of the alliance, the VBA has emerged as a somewhat disoriented party, having lost the initiative that Mr. Ambedkar had seized following the 2018 Bhima-Koregaon clashes, which led to a significant proportion of the Ambedkarite community gravitating towards the VBA.

Doctors' forum dispels beliefs on commercial cord blood banking

People warned against tactics of stem cell banking companies

JYOTI SHELAR
MUMBAI



Poona Citizen Doctor Forum (PCDF), a body that aims to rebuild trust among citizens and doctors, and promote ethical rational medical practice, has come forward to bust the aggressively promoted concept of cord blood banking.

In a video released by the forum, gynaecologist and activist Dr. Arun Gadre warns to-be parents against falling prey to the emotional marketing tactics by stem cell banking companies.

"Over the past decade, stem cell banking has been aggressively marketed even as its use is still in experimental stages. But these companies charge enormous fees from parents to preserve cells," said Dr. Gadre, adding it is merely by emotional marketing that companies convince parents to bank the cells for several years promising future therapeutic use.

Since the crumpling of the alliance, the VBA has emerged as a somewhat disoriented party, having lost the initiative that Mr. Ambedkar had seized following the 2018 Bhima-Koregaon clashes, which led to a significant proportion of the Ambedkarite community gravitating towards the VBA.

offer packages anywhere between ₹50,000 and ₹1 lakh to store and preserve the cells in right conditions.

Cord blood banking involves taking the umbilical cord blood, which is a rich source of stem cells, and preserving it for future use. Private companies who have forayed into this field

tice therefore raises ethical and social concerns. "Private storage of the cord blood is advisable when there is an elder child in the family with a condition treatable with these cells and the mother is expecting the next baby. In other situations, parents should be educated about the limitations of banking at this point of time."

Despite such guidelines, a nexus of doctors and stem cell banking companies thrives and these companies get access to data of to-be parents. Activists say stem cell banking companies start approaching their prospective customers much before the delivery and offer competitive packages.

"Globally, cord blood banking is recommended as a source of hematopoietic stem cell (derived from bone marrow, peripheral blood, or umbilical cord blood) transplantation for haematological cancers and disorders where its use is recommended. For all other conditions, the use of cord blood as a source of stem cells is not yet established," ICMR's deputy director general Dr. Geeta Jotwani said.

Sanitary pad disposal bags must from next January, says minister

Javadekar promises help for 50 big, 50 small garbage sheds

SHOUMOJIT BANERJEE
PUNE



The Centre would make it mandatory for sanitary pad manufacturers to provide bio-degradable bags for the disposal of each pad from January 2021, Union Minister for Environment, Forest and Climate Change, Prakash Javadekar, said on Sunday.

Mr. Javadekar expressed disappointment at the fact that while this rule was already in existence, it was not being followed by the sanitary pad manufacturers.

"We have observed that while the production and usage of sanitary napkins and diapers has greatly increased in the country, they are still being discarded in a way which is harmful to waste pickers. We will make it mandatory from January 2021 that all sanitary pad manufacturers will have to compulsorily give degradable bags for disposal of each sanitary napkin," Mr. Javadekar said at an International Women's Day event in Pune, where he interacted with waste collectors of SWaCH Pune, a wholly-owned workers' cooperative.

There is a rule for the compulsory picking of garbage and disposal for municipal towns and this rule will be compulsory for all habitations with over 3,000 people

He said people should address the waste pickers as *Swachhta Sevika* from this International Women's Day as they were doing a great service to the nation. "These women have four vital qualities of consistency, compassion, courage and capacity for decision-making. I salute the *Swachhta Sevikas* gathered here today who are helping in realising the

Goa CM lauds achievements of women

PRESS TRUST OF INDIA
VALSAD

dream of Swachh, Swasth, Hit and Fit India."

Mr. Javadekar further said cleanliness norms already in force in municipal areas would now be applicable to villages with a population of more than 3,000 across the country. "We must follow the decentralised model wherein the garbage of educational institutes and housing societies are disposed on the premises itself. There is a rule in place for the compulsory picking of garbage and disposal for municipal towns and this rule will be made compulsory for all habitations with more than 3,000 people."

"I celebrate my Diwali with waste pickers to understand their work and problems... we city dwellers want garbage sheds for us, but not too close from our home. This mindset should change. I have decided to grant funds from the Member of Parliament Local Area Development quota for the construction of 50 big and 50 small garbage sheds, which are designed by SWaCH," the Union Minister said.

He said people should address the waste pickers as *Swachhta Sevika* from this International Women's Day as they were doing a great service to the nation. "These women have four vital qualities of consistency, compassion, courage and capacity for decision-making. I salute the *Swachhta Sevikas* gathered here today who are helping in realising the

₹13.8 lakh coins being carried without papers seized

PRESS TRUST OF INDIA
VALSAD

car on the Mumbai-Ahmedabad National Highway, an official of Valsad city police station said.

When questioned, they failed to give a satisfactory reply or valid documents following which the coins were seized. "They were unable to provide valid documents or a satisfactory reply as to where and why they were carrying such huge amount of coins.

During a routine check in the morning, the police found bags full of coins in possession of the two in a

They were unable to provide valid documents or a satisfactory reply as to where and why they were carrying such huge amount of coins

OFFICIAL
Valsad city police station

before, we seized the coins under Section 102 (power to police to seize certain pro-

perty) of the Criminal Procedure Code," the official said.

The two people told the police that they collected the coins from a bank and were going to distribute them at toll booths.

"They could not provide any documents to support this. Hence, we asked them to come back on Monday with valid documents," the official said.

Govt. to raise all-woman battalion of SRPF

Maharashtra's special armed force, which was set up in 1948, is male-dominated

PRESS TRUST OF INDIA
NAGPUR

The Maharashtra government has decided to raise an all-woman battalion of the State Reserve Police Force (SRPF) in Nagpur district with an aim to promote gender equality.

This would help the force address issues pertaining to violence against women and to provide better security to them, an SRPF official told PTI on Sunday, on the occasion of International Women's Day. The SRPF, raised on March 6, 1948, as a special armed force of Maharashtra, is male-dominated as it does not have an all-woman battalion so far.

Additional Director General of Police (Planning and Coordination) S. Jaganathan wrote a letter on March 4 to SRPF's Additional Director General and its Inspector General (IG), Nagpur Range, pointing out that the force did not have an all-woman battalion.

The State government has directed the force to raise an all-woman battalion at Katol in Nagpur, Mr. Jaganathan



Leading the way: Women police officials take part in a women safety march arranged by the Maharashtra government and the Mumbai Police on the occasion of International Women's Day on Sunday. ■ EMMANUEL YOGINI

mentioned in the letter. "As State Home Minister Anil Deshmukh has directed for raising the women's battalion of SRPF at Katol in Nagpur district, the planning and coordination office of the State police took a decision to set up the battalion."

He directed SRPF's Nagpur Range IG to find land near Katol for establishing the battalion's headquarters. Since the force does not have a women's battalion, Mr. Jaganathan has also directed its Nagpur Range IG to prepare a detailed propo-

Greetings on the occasion of

Holi

The festival of Peace, Harmony and Amity

Mamata Banerjee
Chief Minister, West Bengal

The State Government appeals to all to follow the directions and guidelines issued by the local administrative authorities, including traffic advisories, for smooth and orderly management during the celebration of the festival.

Government of West Bengal

IN BRIEF



Yechury extends support to agitation in Tirupati

TIRUPATI
The CAA and NRC is not merely an anti-Muslim law as being projected, but 'anti-national' in nature, CPI(M) leader Sitaram Yechury said. Extending support to the ongoing agitation here by the Democratic Secular Protection Front, a conglomerate of Left parties, Muslim and Dalit outfits, here on Sunday, he said the agitation was being deliberately escalated to the level of Hindu-Muslim clash.

Three Infosys employees arrested in IT fraud case

BENGALURU
Infosys Ltd has sacked three employees, who were accused of accessing personal information of assesses and hastening their income tax refund process for a gain. Infosys is the technology partner for the Income Tax department's Central Processing Centre here. The employees – Renukunta Kalyan Kumar, Deveeshwar Reddy and Prakash – have been arrested by the police.

Kerala goes on high alert as five new COVID cases emerge

Health Minister warns of legal action against those concealing travel history

SPECIAL CORRESPONDENT
THIRUVANANTHAPURAM

The Kerala government has declared a high alert across the State, with five new cases of COVID-19 being confirmed in Pathanamthitta district. Chief Minister Pinarayi Vijayan, in a Facebook post on Sunday, said people should obey the advisories issued by the Health Department.

The Health Department warned that it would not hesitate to take legal action against persons who do not report their travel history or contact with countries where COVID-19 has been reported and later turn out to have contracted the virus.

'Irresponsible act'
Health Minister K.K. Shylaja said the Health Department's priority was to provide the best care to COVID-19 patients. But those keeping their travel history secret were committing a crime against society and would invite action. The fa-



K.K. Shylaja

mily that returned from Italy had endangered the entire State by their irresponsible behaviour.

The Minister said it would help the Health Department trace persons who might have come into contact with the family and contracted the infection. The members had boarded Qatar Airways flight (QR 126 – Venice-Doha), landing in Doha at 11.20 p.m. on February 28. The passengers spent one-and-a-half hours in transit, before boarding flight QR 514 Doha-

Kochi, arriving at Kochi on February 29 at 8.20 a.m. From there, their daughter's family, including a four-year-old child, took them by car to Pathanamthitta.

Ms. Shylaja hoped that anyone in Kerala who might have returned by these flights would contact the Health Department immediately (contact DISHA 1056/0471-2552056, State COVID-19 control cell 0471-2302160/90723 15151) for advice. "Airport surveillance cannot be foolproof and it is important that people who have returned from any nation where COVID-19 has been reported – especially Iran, Italy, South Korea and China – report to Health authorities even if they have no symptoms. Local bodies and the community should also report arrivals from abroad to authorities," she said.

Travellers from COVID-19 affected countries must adopt a 28-day home quarantine, the Minister said.

TTD to get thermal guns for screening

SPECIAL CORRESPONDENT
CHENNAI

In view of COVID-19 threat, the Tirumala Tirupati Devasthanams (TTD) has advised devotees against visiting the Venkateswara temple if they have cold, sore throat or fever.

After a review meeting convened by TTD chairman Y.V. Subba Reddy and executive officer Anil Singh, additional executive officer A.V. Dharmar Reddy told *The Hindu* on Sunday that there was no need to panic as the administration had taken all precautionary measures. Since several thousands of devotees come from across India, a decision had been taken to procure thermal guns to screen the devotees.

1,700 poultry, pet birds culled in Kozhikode



Taking no chances: Task force personnel culling birds at Vengeri and nearby areas in Kozhikode on Sunday. ■ K. RAGESH

STAFF REPORTER
KOZHIKODE

Rapid task force staff culled as many as 1,700 poultry and pet birds within a one-km radius of bird flu-infected areas of Vengeri in Kozhikode Corporation and the western parts of Kodiyathur grama panchayat in Kerala on Sunday.

According to sources, the carcasses were burnt later at designated slots. Those culled include hens, ducks and love birds. Poultry feed, eggs and droppings too were collected and burnt. The drive will continue on Mon-

SPECIAL CORRESPONDENT
KALPETTA

After an interval of 11 months, a death due to Kyasanur Forest Disease (KFD) or monkey fever was reported in Wayanad district of Kerala on Sunday. The victim was identified

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as Meenakshi, 48, of Naranga Kunnu tribal hamlet at Kattikulam. "Thirteen KFD cases were reported in the district this year. Nine have recovered. Three patients are being treated," R. Renuka, District Medical Officer, said.

Kodiyathur. Minister for Animal Husbandry K. Raju said the government would compensate poultry farmers for the culling of birds.

Monkey fever claims one life

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KALPETTA

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STAFF REPORTER
KALPETTA

IN BRIEF



Actor, friends douse fire along hillside

PUNE Renowned actor Sayaji Shinde and three of his friends on Sunday got down from their car near Katraj tunnel after they saw a blaze along the hillside and doused it. The group was on its way to Satara. PTI

UAHS develops new paddy variety

SHIVAMOGGA As part of its initiative to prevent decline in the area under paddy cultivation, the University of Agricultural and Horticultural Sciences (UAHS), Shivamogga, has developed 'Sahyadri Megha', a new variety of paddy resistant to blast disease and rich in nutrients. The research started in 2009, said Prof. B.M. Dushantha Kumar.

Woman lecturer tonsures herself in protest

BHOPAL A female guest lecturer shaved off her head in Bhopal on the occasion of International Women's Day, demanding regularisation of her college job. Neema Singh, 42, is among the several teachers in the State who have been protesting over the past several weeks, demanding that the government make them permanent employees. PTI

12 firms found violating SEBI rules in M.P.

INDORE Twelve investment consultancy firms in Indore were found violating Securities and Exchange Board of India rules, police said on Sunday. Raids were conducted after complaints were received from 65 investors from Madhya Pradesh, Chhattisgarh, Maharashtra, Gujarat and Uttar Pradesh, said a Crime Branch official. PTI

Arunachal bans entry of foreign tourists

Decision comes after Bhutan's alert about a COVID-19-infected tourist who had travelled to Assam

SPECIAL CORRESPONDENT

GUWAHATI

After Sikkim, the Arunachal Pradesh government has decided to ban entry of foreign tourists in order to eliminate any possibility of the COVID-19 outbreak in the State.

The decision follows the Bhutan government's alert about a 76-year-old U.S. citizen who tested positive for COVID-19. The man spent a week holidaying in Assam before leaving for Bhutan.

Officials in Arunachal Pradesh's capital Itanagar said the State government has stopped issuing Protected Area Permits (PAPs) to foreigners temporarily.

Arunachal Pradesh is one of the four northeastern States that a foreign tourist can visit only if he or she possesses a PAP. The other three states are Manipur, Mizoram



Preventive steps: Factory workers in Amritsar wearing protective masks following the COVID-19 scare on Sunday. ■PTI

and Nagaland.

Meanwhile, the Konyak (Naga tribe) Union in Nagaland has banned the entry of foreign as well as domestic tourists in the State's Mon district. Nagaland's Chief Secretary Temjen Toy had last

week said that the State would not restrict tourist inflow. An official statement by the union said the ban was to prevent people from crowding venues of a Konyak spring festival in the first week of April.

The Assam government said isolation wards have been set up across six medical colleges in the State and 600 beds were earmarked in case of mass quarantine. "Till date, there is no case of COVID-19 infection in Assam," said health commissioner-secretary Anurag Goel. "There is no shortage of personal protective equipment for the health workers assigned to screen and isolate suspected coronavirus cases," he added.

'Centre should not back out of caste-wise census'

STAFF REPORTER

CHENNAI



S. Ramadoss

PMK founder S. Ramadoss on Sunday criticised the Centre's announcement that the census will be carried out without gathering details about the Other Backward Classes. The Centre's move was an affront to social justice, he said.

In a statement, the PMK leader said a caste-wise census should be carried out at least in Tamil Nadu alone. "Registrar and Census Commissioner Vivek Joshi has said that collecting details about OBCs will affect the quality of data collection during the 2021 census. This goes against the promise made by the Centre. In 2018, then Union Home Mi-

nister Rajnath Singh said that details about OBCs will be collected as part of the census," he noted.

"Not just reservation, but social welfare schemes should also be provided to people in need. The Centre should not delay the caste-wise census, thinking it's controversial," he said.

Judge hearing Naroda Gam massacre case transferred

Former Minister Maya Kodnani is among those facing trial

SPECIAL CORRESPONDENT

AHMEDABAD

M.K. Dave, a special judge hearing the case of Naroda Gam massacre, part of the 2002 riots, has been transferred by the Gujarat High Court in a shuffle of district judicial officers.

Former Minister Maya Kodnani is among the 82 people facing trial, conducted by Mr. Dave, who has been posted as Principal District Judge in Valsad. His replacement is S.K. Baxi, who served as Principal District Judge, Bhavnagar.

Maya Kodnani's lawyer started his final arguments last week. The arguments of



Eleven people of the minority community were killed in Naroda. ■FILE PHOTO

the prosecution and the defence have been completed. The new judge may have to hear the final arguments afresh.

The court started record-

Schools closed in Leh district

SPECIAL CORRESPONDENT

SRINAGAR

The Ladakh Union Territory administration on Sunday decided to close all schools up to higher secondary level across Leh district, after a person with travel history to Iran died at a local hospital. Two persons tested positive for COVID-19 in Ladakh on Saturday.

WEATHER WATCH

RAINFALL, TEMPERATURE & AIR QUALITY IN SELECT METROS YESTERDAY



TEMPERATURE DATA: IMD; POLLUTION DATA: CPCB; MAP: INSAT/IMD (TAKEN AT 18.00 HRS)

Forecast for Monday: Light to moderate rain and thunderstorms with strong gusts likely at a few places in Telangana, Andhra Pradesh, Karnataka, Tamil Nadu, Kohima, Manipur, Mizoram and Tripura. Snowfall expected at isolated places in Arunachal Pradesh.

| CITY | RAIN | MAX | MIN | CITY | RAIN | MAX | MIN |
|-------------|------|------|------|--------------------|------|------|------|
| Agartala | 0.7 | 31.0 | 18.0 | Kozhikode | — | 36.0 | 26.0 |
| Ahmedabad | — | 33.0 | 16.0 | Kurnool | — | 36.0 | 24.0 |
| Aizawl | — | 23.0 | 13.0 | Lucknow | — | 26.0 | 12.0 |
| Allahabad | — | 30.0 | 14.0 | Madurai | — | 37.0 | 25.0 |
| Bengaluru | — | 31.0 | 22.0 | Mangaluru | — | 35.0 | 24.0 |
| Bhopal | — | 29.0 | 13.0 | Mumbai | — | 28.0 | 22.0 |
| Bhubaneswar | 53.4 | 32.0 | 19.0 | Mysuru | — | 33.0 | 21.0 |
| Chandigarh | — | 25.0 | 10.0 | New Delhi | — | 25.0 | 11.0 |
| Chennai | — | 33.0 | 25.0 | Patna | — | 29.0 | 18.0 |
| Coimbatore | — | 35.0 | 24.0 | Port Blair | — | 31.0 | 25.0 |
| Dehradun | — | 20.0 | 14.0 | Puducherry | — | 33.0 | 25.0 |
| Gangtok | 6.8 | 15.0 | 14.0 | Pune | — | 34.0 | 17.0 |
| Goa | — | 33.0 | 21.0 | Raipur | 1.0 | 30.0 | 22.0 |
| Guwahati | — | 26.0 | 14.0 | Ranchi | — | 14.8 | 29.0 |
| Hubballi | — | 33.0 | 19.0 | Shillong | — | 19.0 | 8.0 |
| Hyderabad | — | 32.0 | 22.0 | Shimla | — | 17.0 | 6.0 |
| Imphal | — | 26.0 | 12.0 | Srinagar | — | 12.0 | 3.0 |
| Jaipur | — | 27.0 | 15.0 | Thiruvananthapuram | — | 34.0 | 25.0 |
| Kochi | — | 32.0 | 26.0 | Tiruchi | — | 36.0 | 25.0 |
| Kohima | 1.2 | 28.0 | 9.0 | Vijayawada | — | 32.0 | 23.0 |
| Kolkata | 0.9 | 30.0 | 21.0 | Visakhapatnam | — | 30.0 | 24.0 |

(Rainfall in mm; temperature in Celsius)

Pollutants in the air you are breathing

Yesterday

| CITIES | SO ₂ | NO ₂ | CO | PM _{2.5} | PM ₁₀ | CODE |
|---------------|-----------------|-----------------|----|-------------------|------------------|------|
| Ahmedabad | — | — | 10 | — | — | — |
| Bengaluru | 12 | 60 | 77 | — | — | 117 |
| Chennai | 15 | 16 | 72 | — | — | 78 |
| Delhi | 39 | 50 | 93 | 271 | 215 | ■ |
| Hyderabad | 3 | 49 | 42 | .86 | .88 | ■ |
| Kolkata | 11 | 45 | 61 | 52 | .57 | ■ |
| Lucknow | 4 | 35 | 47 | 133 | — | ■ |
| Mumbai | .7 | 51 | .9 | .66 | .157 | ■ |
| Pune | 59 | 21 | 81 | .93 | .89 | ■ |
| Visakhapatnam | 12 | 35 | 30 | .26 | .54 | ■ |

In observation made at 4.00 p.m., Ghaziabad, Uttar Pradesh recorded the overall air quality index (AQI) of 232 indicating a moderate level of pollution. In contrast, Amaravati, Andhra Pradesh recorded a healthy AQI score of 33.

Air Quality Code: ■ Poor ■ Moderate ■ Good (Readings indicate average AQI)

SO₂: Sulphur Dioxide. Short-term exposure can harm the respiratory system, making breathing difficult. It can affect visibility by reacting with other air particles to form haze and stain culturally important objects such as statues and monuments.

NO₂: Nitrogen Dioxide. Aggravates respiratory illness, causes haze to form by reacting with other air particles, causes acid rain, pollutes coastal waters.

CO: Carbon monoxide. High concentration in air reduces oxygen supply to critical organs like the heart and brain. At very high levels, it can cause dizziness, confusion, unconsciousness and even death.

PM_{2.5} & PM₁₀: Particulate matter pollution can cause irritation of the eyes, nose and throat, coughing, chest tightness and shortness of breath, reduced lung function, irregular heartbeat, asthma attacks, heart attacks and premature death in people with heart or lung disease

Though hunters lose interest in Red Panda, traps still snare endangered mammal

Report on wildlife trade reveals drop in poaching in India and Bhutan; Nepal however, reported 25 incidents

SHIV SAHAY SINGH

KOLKATA

The iconic and endangered Red Panda (*Ailurus fulgens*) has fewer hunters because the younger generations of people across its Himalayan habitat are losing interest in animal products, a new study by wildlife trade monitoring network TRAFFIC has found.

However, the reddish-brown arboreal mammal, not closely related to the iconic black-and-white giant

panda, is falling to traps laid for other animals, such as the musk deer and wild pigs, the report said.

"The news is both good and bad for the red panda, whose survival is crucial for the eastern and north-eastern and the eastern Himalayan forests," Saket Badola, the head of TRAFFIC's India office, told *The Hindu* on Sunday.

The only living member of the genus *Ailurus*, the Red Panda is listed as 'endangered' on the IUCN Red List of threatened species. The animal has been hunted for meat and fur, besides illegal capture for the pet trade. An estimated 14,500 animals are left in the wild across Nepal, Bhutan, India, China and Myanmar.

10-year period The report titled "Assessment of illegal trade-related threats to Red Panda in India and selected neighbouring range countries" has looked

at a ten-year period from July 2010 to June 2019, and analysed poaching and illegal trade of the species.

In addition to looking at seizures, the researchers carried out market surveys, surveys of e-commerce websites and village-level surveys.

About 5,000-6,000 red pandas are estimated to be present in four Indian states

— Arunachal Pradesh, Meghalaya, Sikkim and West Bengal. This is the second-largest population after China (6,000-7,000). Nepal accounts for 580 animals, while Bhutan and Myanmar have no estimate of the animal's population.

Odisha teacher held for sexual assault

STAFF REPORTER

BHUBANESWAR

A schoolteacher accused of sexually assaulting two of his students has been arrested in Odisha's Jajpur district. The teacher was posted in the Karada Nodal Primary School located under the Panikoili police limits of Jajpur.

The teacher was reportedly caught by the girl's parents, the victim told them that the teacher had repeatedly assaulted her sexually on the pretext of taking extra classes after the school hours.

The girl expressed her desire to drop out from school.

After the parents mustered the courage to inform the police, another parent also registered a similar complaint against the accused.

Sources said the teacher was a habitual offender and more parents are likely to approach the police.

A few days ago, two teachers were arrested in Bhubaneswar and Rourkela on similar charges.



House matters

The govt. must be more accommodating to the Opposition in Parliament

The government's stubborn refusal to allow an immediate discussion on Delhi's communal conflagration, in February, as demanded by the Opposition, has brought Parliament to a gridlock. The violence, that claimed more than 50 lives, took place when the Budget session was on a 15-day recess. The altercation over a suitable timing for a discussion on the issue has heightened the hostility between the treasury benches and the Opposition. The government took the position that the discussion could be allowed only after the situation calms down further. Outnumbered and denied a hearing, Congress members resorted to disruptive tactics which led to the suspension of seven of them for the rest of the session. The punishment is perhaps too harsh – in the puzzling parallel drawn by the party leader, Adhir Ranjan Chowdhury, like sending a pickpocket to the gallows. Speaker Om Birla has stayed away for three days, upset over the behaviour of MPs and also over the hurried decision in his absence to suspend the seven. A discussion will take place this week, and an all-party committee announced on Friday might help resolve the logjam. But a country that is facing many challenges and which requires all hands on deck can ill afford such disruptions and suspensions.

Elected to Parliament in 2014, Prime Minister Narendra Modi had genuflected at its gate as a mark of respect, and termed it the temple of democracy. His government's approach towards the Opposition and parliamentary proceedings has not been in the best spirit of democracy, however. The BJP has a track record of disrupting Parliament when it was in the opposition, but in power, it has taken an unyielding approach towards demands from across the aisle. Its unassailable Lok Sabha majority has been turned into a defence of majoritarian instincts. The Congress has been denied the post of Leader of the Opposition on a technical ground. The Rajya Sabha, where it has no majority of its own, has been often bypassed by arbitrarily labelling legislation as finance bills, which constitutionally do not require its approval. Debates on far-reaching legislation such as amendments to the constitutional status of Jammu and Kashmir have been hurried. While the PM and Home Minister Amit Shah took charge in persuading friendly Opposition parties on crucial RS votes, there is an evident and troubling disinclination to engage the Opposition on matters of national importance as a regular practice. The Parliamentary Affairs portfolio that used to be handled by a political heavyweight engaging all parties is now reduced in stature. The Speaker's traditional non-partisan role in ironing out conflicts with the Opposition is also being undermined by the combative troops on the treasury benches. The Deputy Speaker's post, which usually goes to the main Opposition party, is vacant. The government must make amends and restore the democratic majesty of Parliament.

Missing at birth

Serious efforts must be made to deter sex selective abortion and infanticide

New things cast a long shadow on human failing as much as sex selection does. To choose on the basis of gender and eliminate new life if the gender is not 'favourable' can easily be among humanity's worst moments. Last week's case of infanticide in Tamil Nadu's Usilampatti, historically notorious for its crude methods of killing female babies, sent a chill down the spine of the country. Years after it was believed that awareness generation and targeted behaviour change communication had led to people giving up the inhuman practice of feeding female infants with the toxic milk of a local herb, the news that a couple had reportedly used the same method to kill their second girl child, just a month old, had child rights activists wringing their hands in frustration. Chekkanoorani, a suburb near Usilampatti, in Madurai district, was the scene of the crime, where police arrested a young couple and the paternal grandfather of the child for having fed the 31-day-old with the toxic juice, killing her. This is no isolated case in a nation of missing girls. Data on sex ratio at birth (SRB) culled from the Civil Registration System, show an alarming fall over the years. From 903 girls for every 1,000 boys in 2007, it dropped to 877 in 2016.

Four States have an SRB equal to or below 840: Andhra Pradesh and Rajasthan (806), Bihar (837), Uttarakhand (825) and Tamil Nadu (840). Activists point out that while infanticide may have come down, sex selective abortion at scan centres continues as the preferred vehicle for parents (and grandparents) obsessed with son preference. This despite the fact that the Pre-Conception and Pre-Natal Diagnostic Techniques Act was enacted and amended to arm the state to wage a war against this pernicious practice. The Centre's 'Beti Bachao, Beti Padhao' campaign aimed at saving girl children has a huge unfinished task in front of it. Tamil Nadu, at one stage under the leadership of former Chief Minister Jayalalithaa, effectively employed the Cradle Baby Scheme to counter infanticide, along with effective awareness campaigns. The cradles are still there, and the babies are coming too, but the SRB has been steadily dropping since 2011. It is time again for the government to ramp up awareness building exercises, and this time use technology to monitor every single pregnant woman right down to taluk levels until at least one year after birth. While punitive aspects might offer a measure of deterrence, true change can only be brought about by a change in attitude. As Amartya Sen argued: while at birth boys outnumber girls, 'after conception, biology seems on the whole to favor women'. The weapon that the government needs to use now is one that will be powerful enough to eliminate the perversion of son preference from people's minds.

No green shoots of a revival in sight as yet

The latest GDP data show that there has been an undeniable decline in the growth rate over seven consecutive quarters



R. NAGARAJ

On February 28, as per its release calendar, the National Statistical Office (NSO) put out the third quarter gross domestic product (GDP) estimates, that is, for October-December 2020. It showed that domestic output grew at 4.7% at constant prices (that is, net of inflation), compared to the same period the previous year. As the third quarter GDP was marginally higher than the second quarter (July-September 2020) figure of 4.5% (as reported in the earlier data released), experts in the media were quick to infer that the economy is turning around. This was also in line with expectations of many forecasters. Hence, many concluded that the economic slowdown witnessed during the last six quarters has "bottomed out"; government spokespersons endorsed the view.

However, a closer reading reveals that the latest data release has revised the estimates of the first two quarters of the current year (2019-2020) upwards to 5.6% and 5.1%, from the earlier figures of 5% and 4.5%, respectively. The upward revisions have, perhaps unwittingly, changed the interpretation of the current year's Q3 estimate: the slowdown has continued, not bottomed out; hence, there is no economic revival in sight as of now.

Thus, we have competing views of what the third quarter perfor-

mance really means for the economy, giving rise to the suspicion of the integrity of the latest revision.

The question therefore is why did the current year's Q1 and Q2 GDP estimates get revised upwards? The answer is this was simply because the corresponding figures for the previous year (2018-2019) got revised downwards. Many viewed the revision of last year's estimates as evidence of lack of credibility of the NSO's revision process. Such doubts are well taken, given the long-standing debate and unresolved disputes on the veracity of GDP figures put out since 2015, when the statistical office released the new series of National Accounts with 2011-2012 as base year.

Constant revisions

We will explain why the annual GDP estimates undergo revisions, and how quarterly output estimation is related to the annual figures.

GDP is a statistical construct – unlike the temperature on a thermometer – prepared using many bits of quantitative information on an economy's production, consumption and incomes. Many statistical models and methods are used following standardised analytical procedures in line with the international guideline called the UN System of National Accounts (UNSNA). The GDP revision followed the latest (2008) edition of UNSNA. As there are lags and unanticipated delays in obtaining the primary data, the GDP estimates undergo several revisions every year (except in China).

GDP estimates are revised five times in India over nearly three years. The initial two rounds, the



advanced estimates, are prepared mainly using high-frequency proxy indicators (which probably contain more noise than information), followed by three rounds based on data obtained from various sectors.

More based on projections

Since 1999, quarterly GDP estimates are being prepared, as per the International Monetary Fund (IMF)'s data dissemination standards. Their quality is subpar as the primary data needed quarterly are mostly lacking. For example, nearly one-half of India's GDP originates in the unorganised sector (including agriculture), whose output is not easily amenable to direct estimation every quarter, given the informal nature of production and employment. Hence, the estimates are obtained as ratios, proportions and projections of the annual GDP estimates.

The National Accounts Statistics (NAS)-Sources and Methods 2012, the official guide for national accounts estimation, states it as follows: "The production approach is used for compiling the QGDP estimates, in terms of gross value added (GVA) and is broadly based on the benchmark-indicator method. In this method, for each of the in-

dustry-groups... a key indicator or a set of key indicators for which data in volume or quantity terms is available on a quarterly basis are used to extrapolate the value of output/value-added estimates of the previous year... In general terms, quarterly estimates of GDP are extrapolations of annual series of GDP. The estimates of GVA by industry are compiled by extrapolating value of output or value-added with relevant indicators."

The NSO continues to follow these practices.

So what can we make of the disagreements over the quarterly GDP growth estimates for 2019-2020? The revisions were probably in line with the latest changes in the annual estimates (second advance estimates). The press release stated: "Quarterly estimates of the previous years along with the first and second quarterly estimates of 2019-20 released earlier have undergone revision in accordance with the revision policy of National Accounts."

True, there were considerable variations at the sectoral estimates after the revision, which probably contained more noise than information. For now, there is little ground to question the revised estimates based on the publicly available information.

Undeniable decline

However, if we accept the latest data, it is clear, though in an alarming way, that there has been an undeniable decline in the GDP growth rate over seven consecutive quarters, from 7.1% in Q1 of 2018-2019 to 4.7% in Q3 of 2019-2020. Considering that physical indicators of production, such as the official index of infrastructure

output, or monthly automotive sales, continue to show an unambiguous deceleration, the economic slowdown has apparently not bottomed out as the government would like to believe.

More seriously, the quarterly GDP deceleration comes over and above the annual GDP growth slowdown for four years now: from 8.3% in 2016-17 to 5% in 2019-20 (as per the second advance estimate). Further, it bears repetition that many have questioned the entire GDP revision since 2015 to the new base-year for possible overestimation of output growth. If the validation exercises of former Chief Economic Advisor Arvind Subramanian and others have merit, the actual GDP growth rate during much of the 2010s may have been lower than the official annual estimates by 2-2.5 percentage points.

To conclude, India's quarterly GDP estimates have limited primary information in them. Their revisions are largely extrapolations and projections of the annual figures. Hence, one should be cautious in reading too much into the specific numbers. They are helpful to discern the broad trends in economic activity, which appear grave at the moment. Economic growth continues to drift downwards, from a peak of 7.1% in the first quarter of 2018-19 to 4.7% in the third quarter of the current year. It probably suggests more pain ahead, as the green shoots of economic revival seem nowhere in sight.

R. Nagaraj is currently with the Indira Gandhi Institute of Development Research, Mumbai. E-mail: nag@igidr.ac.in

Having an ear to Adivasi ground

Policy framers must recognise their wide diversity in order to address their different problems



KUMAR RANA &
MANABESH SARKAR

In November 2018, the Adivasis of Jhargram, West Bengal, were overtaken by an event while preparing for the Bandhna festival; seven adults of the KhariaSavar community died within a span of just two weeks. Their lifespan is approximately 26 years less than the average Indian's life expectancy. Their lives are full of uncertainties, and death is considered the most normal of happenings.

The dead were cremated without any autopsy being performed, and thus the cause of the deaths could not be medically verified. Other villagers were of the view that those who had passed away were suffering from tuberculosis. The opinion of the State authorities was this: "It was not under-nourishment. They died of tuberculosis and excessive drinking." What is intriguing, however, is the factor of alienation that emerges from this.

Despite the village's proximity to several public offices such as the panchayat, block and district headquarters, being surrounded by other ethnic groups with better access to information, and even economically connected with relatively advantaged neighbours, the real reasons that caused the deaths hardly drew any public attention. Surveillance by the administrative authorities over the pop-

ulation in all other matters of their lives had failed to detect anything about the catastrophe until a few surviving inhabitants of the village made a plea to rescue them from hunger and diseases.

Misplaced views

The uncertainty of Adivasi life has a strong connection with the 'mainstream' view about them. In popular discourse, the socio-economic disadvantages of the Adivasis as compared with the rest of the population are often seen through a lens of benevolence. The views about the 'underdevelopment' of the Adivasis typically subscribes to this section of the population being the 'takers/receivers' of governmental benefits. Policies and practices rooted in this approach, fail, in most cases, to accommodate the question of the participation of the Adivasis in the ongoing processes of the nation as co-citizens. This in turn not only deprives the Adivasis of the socioeconomic progress they are capable of but also results in a loss to the rest of the nation.

The rich moral, cultural and social values, and linguistic and other practice-acquired developments that the Adivasis have been nurturing throughout history could have added immensely toward strengthening our democracy. Mutual co-operation, decision making through discussion, peaceful co-habitation with others and with nature, age-old and time-tested practices of environmental protection, and other such high civic qualities observed by them could have added to the country's "democratic curriculum". However, the politics of dominance, eco-



nomics of immediate gain, and a social outlook of separateness have charted a very different path for the Adivasis.

Study finds a knowledge gap

We were part of a study conducted by the Asiatic Society and the Pratichi Institute among 1,000 households across West Bengal ("Living World of the Adivasis of West Bengal: An Ethnographic Exploration" – <https://bit.ly/39yWWUb>). The study found that there exists, both in the public and academic domains, a wide gap in knowledge about this selectively forgotten and pragmatically remembered population.

Who they are, where they live, what they do, what their socio-economic status is, what their cultural and linguistic practices are, are all questions to which the prevailing answers are fragmented and vague. For example, in West Bengal, there are 40 Adivasi groups notified by the government as Scheduled Tribes (STs), but most people use the terms Adivasi and Santal interchangeably. Santal in fact, is but one of the 40 notified tribes forming 47% of the total ST population.

This knowledge gap leads to de-

mocratic denial for the Adivasis. The imposed superiority of the outside world has resulted in the Adivasis considering themselves as inferior, primitive and even taking a fatalistic view of their subjugated life. This pushes them to the margins, even making them abandon some of their socially unifying customs and cultural practices – particularly democratic norms and human values that have evolved through a protracted journey of collective living and struggle for existence.

One outcome of this is the erosion of their great linguistic heritage (in some sections). However, Adivasi acceptance of the 'imposed modern' does not guarantee their inclusion in the apparent mainstream. Rather, the opposite happens. They are often reminded of their primitive roots and kept alienated. Again, pushed to the side by exploitation and oppression, marginalisation and subjugation, Adivasis, in many cases, cling to oppressive behaviours such as witchcraft which only make the label of them being primitive even more indelible. The vicious cycle of political-economic deprivation and social alienation continues to keep them subjugated to the ruling modern. A situation where they are a source of cheap labour and live lives where they are half-fed with no opportunities to flourish and develop their human capabilities seems unalterable.

Therefore, it is important to go beyond the administrative convention of bracketing Adivasis into a single category. Rather, policy framing requires mandatory recognition of their wide diversity so as to address the different pro-

blems faced by different groups – by community as well as by region. It is also important to abide by the general constitutional rules which are often violated by the state. In other words, the very common instances of violations of the Forest Rights Act, the Right to Education Act, and the Mahatma Gandhi National Rural Employment Guarantee Act – which affect them – have to be eliminated. The possibility of fair implementation of public programmes, however, is contingent to an active involvement of the communities concerned. Instead of being considered to be mere passive recipients, Adivasis must be respected as active agents of change and involved in all spheres of policy, from planning to implementation.

It is imperative that the entire outlook on the Adivasi question is reversed. Instead of considering Adivasis to be a problem, the entire country can benefit a great deal by considering them as co-citizens and sharing their historically constructed cultural values which often manifest the best forms of democracy and uphold the notions of higher levels of justice, fairness, and equality – better than those prevalent in seemingly mainstream societies. By ensuring their right to live their own lives, the country can in fact guarantee itself a flourishing democracy.

Kumar Rana and Manabesh Sarkar work with the Pratichi Institute, Pratichi (India) Trust, and led a study, 'Adivasis of West Bengal: An Ethnographic Exploration', carried out by the Asiatic Society and the Pratichi Trust

LETTERS TO THE EDITOR

Letters emailed to letters@thehindu.co.in must carry the full postal address and the full name or initials.

Saying 'Yes' to bailout

Though an interesting outcome of the Yes Bank fiasco is the acknowledgement of the role of public sector banks, with the State Bank of India (SBI) having been asked to play the role of saviour, it has thrown open some other points for discussion too. One, why should the government take the responsibility of saving a purely privately owned bank which was run as a private fiefdom of the promoter-owner? Does this not amount to putting the interests of minority shareholders of the SBI at risk? Sadly, when it comes to the question of compensation to be paid to the employees or pensioners of the SBI, the same Finance Ministry

takes a different stand and begins talking about its 'paying capacity'.

B.C. UNNIRAKSHAN NAIR,
Kuthiathode, Kerala

■ Yes Bank started its operation in January 2004. From its inception, it adopted an aggressive strategy to attract customers. It offered an interest rate of 2 percentage points above the usual rates offered by other banks on Savings Bank accounts. Also, Yes Bank funded its credit disbursements through both deposits and bond issues, while other banks relied primarily on deposits. Its business figures rose at a higher rate than those of other banks. These incidents should have made the RBI monitor its transactions more closely. But that didn't

happen. In order to avoid such mishaps in future, a thorough investigation should be done of all the Annual Financial Inspection Reports compiled by the Reserve Bank of India from 2015 on Yes Bank.

V.P. BHASKARAN,
Kozhikode

COVID-19 cases

The rising number of COVID-19 cases in India poses some challenging questions. One, is a developing country like India doing enough to stop the spread of the infection when developed countries are struggling to contain it? Two, are we adopting a rational approach to the problem? Three, are we giving special attention to the elderly and the other vulnerable sections? Science, common

sense and political will are essential for containing such outbreaks.

VENU G.S.,
Kollam, Kerala

Faith in judiciary

Justice Madan Lokur, in his article "Making the environment conducive for justice" (March 7), has pleaded for a proactive intervention by the judiciary to prevent the country's slide into chaos. First, there needs to be a constitutional audit of the Supreme Court's recent decisions. Through its Ayodhya verdict, the apex court emboldened the Hindutva forces. It is not clear as to how under a secular Constitution, a court could issue direction for building a temple. The decision created fear in the minds of minorities. Coming

to Delhi violence, registration of FIRs against persons making hate speeches was deferred, adding to the unrest. On the other hand, citizens critical of the Citizenship (Amendment) Act (CAA) were treated as traitors and cases were registered promptly against them.

When a request was made for an urgent hearing on the CAA, the Supreme Court said it would be heard only after the Sabarimala review.

CORRECTIONS & CLARIFICATIONS:

In the Sunday Magazine story titled "Women in command: Remembering the Rani of Jhansi Regiment" (March 8, 2020), the second deck and the opening paragraph should have referred to Capt. Tania Shergill as the first woman to lead an all-male contingent as Parade Adjutant in Army Day parade 2020.

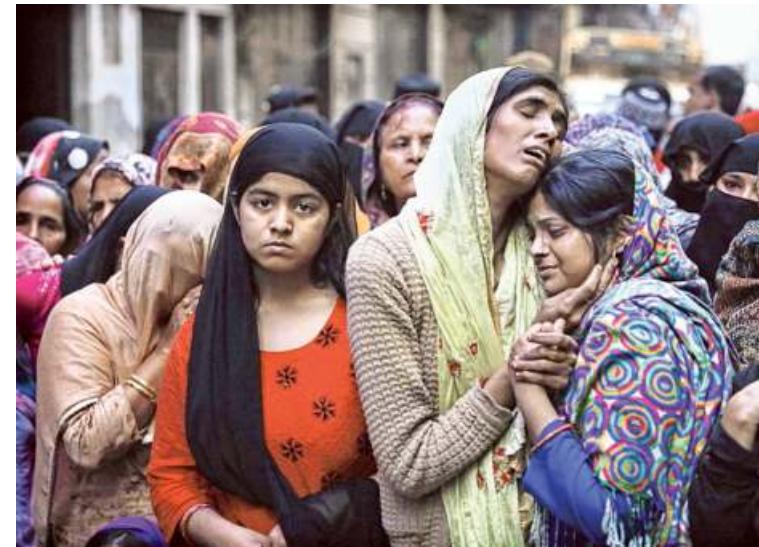
In the report titled "Centre cannot brand organisations 'political': SC" (March 7, 2020), the name of a judge was wrongly given as J. Deepak Gupta. It should

As Delhi burned, institutions looked away

If not urgently addressed and mended, the cessation of a constitutional state will destroy social trust



HARSH MANDER



"The stark and frightening truth is that the communal carnage unfolded in Delhi because our elected representatives wanted it and the police allowed it." The relatives of Mohammad Mudasir, 31, who was killed in the communal violence in north-east Delhi, grieve his death. • AP

Children watch with frightened eyes as distraught mothers lament and mourn before people with cameras and notebooks. Proud working people are forced to depend on the charity of strangers who open their homes to them in kindness because the state refuses to create for them places of safety. The horror does not abate: fathers scour morgues for their missing sons, and mothers await with dread as bodies are dredged out of the putrid nallah.

I have never witnessed such an abysmal low in the trust of the citizen in her government. Muslim victims with bullet wounds lodged in their bodies or with many broken bones say they would rather die than go to a government hospital because of the contempt and neglect that they expect to encounter there. Victims turn away officials filling death and property compensation forms because they suspect the officials are secretly filling forms of the National Population Register to disenfranchise them.

Failure of the political class

Among the many public betrayals of the unfortunate survivors of the carnage, take first almost the entire political class. The ruling establishment criminally stoked and fuelled the hatred over the past several weeks, with venomous hate speech led from the top. Their political project was apparent – to crush the resistance to the citizenship project and the unprecedented display of unity and solidarity across religious identities of people in this movement across the country. The communal carnage was waiting to happen. But the remainder of the political class, who could have led the resistance to halt their tracks, did nothing to fight back. They abjectly lack the political conviction, the moral courage, and the cadres on the ground to resist in any way.

Delhi has the largest police force in any State or Union Territory outside Jammu and Kashmir. If it had the will, it could have prevented this vio-

lence or crushed it in a few hours after it broke out. The stark and frightening truth is that the communal carnage unfolded in Delhi because our elected representatives wanted it and the police allowed it. Even with a police force which is a small fraction of what is stationed in Delhi, no riot can continue for more than a few hours unless the state wishes it to.

Police response

There are many police images of this pogrom which should long rankle our conscience. Of thousands of desperate rescue calls made to the police going unanswered, as people were slaughtered and homes set alight. Of the police refusing to allow safe passage of ambulances ferrying the injured to hospitals, unlike even during a war between enemy countries. Of policepersons compelling a patient with bullet wounds to open his bandage four times at four different checkpoints to prove that he was actually injured even after the Delhi High Court in a midnight order directed the police to ensure safe passage and emergency treatment for those injured in the violence. Of policepersons standing by as mobs ravaged homes and shops of people of one religious identity, and sometimes a few even joining in. Of policepersons in riot gear tormenting a group of unarmed Muslim men, forcing them to sing the national anthem as they beat them with batons. The national anthem has become an icon of the protests against the citizenship law, so clearly the police were punishing them for the protests. Later, after one of these men died from police beating, the national anthem has become for me not just a song of love, but also of pain.

The midnight intervention by Delhi High Court Justice S. Muralidhar (who was later transferred) to order safe passage of ambulances, and his directions for considering immediate registration of FIRs against senior BJP leaders for hate speech, are a reminder of what role a conscientious constitutional court can play in a moment like this. Our citizen group had established a 24x7 control room to respond to distress calls. As the night progressed, the calls got more desperate and the police more criminally unresponsive. Gravely injured and lying in a small private hospital, 22 persons needed to be moved urgently to bigger hospitals, but mobs would not allow this, and the police refused protection. Two of them died. It was a midnight knock at the judge's door which ensured not just the saving of the remaining lives, but of many more that terrifying night. The next day he gave police 24 hours to consider arresting all those who incited hatred. But after the court

had established overnight as places of safety.

To lose in a few fevered nightmarish hours your loved ones, home, small business, and life's belongings and savings is enough to ravage any of us. How much darker must be that desolation if you know that the violence was enabled by those duty-bound to protect you, and that among those who led the mob to your door were your own neighbours?

The carnage which engulfed the narrow lanes of working-class settlements of Delhi for three days signals the disgraceful and comprehensive collapse of every institution of the Indian state without any exception. If not urgently addressed and mended, this comprehensive cessation of a constitutional state will destroy hope, peace, social trust, development, the economy; and ultimately the possibilities of our becoming one day a country of kindness and justice.

—

Harsh Mander is a human rights activist and writer

changed, this urgency evaporated.

The intensely communalised actions of the medical establishment raise equally troubling questions. Allegations of wanton obscuring of evidence in post-mortem reports require the entire medical fraternity to reflect on what has gone so worryingly wrong in injecting the poison of communal hatred in a profession of care and healing.

Nowhere in the picture

We have reached a point almost of amnesia about institutions like the National Human Rights Commission, the National Commission for Minorities, and the National Commission for Protection of Child Rights. Each is mandated to step in during moments like this when vulnerable minorities suffer discrimination and violence at the hands of the executive. But all of them are missing in action as Delhi burns and writhes in torment.

There is also a great deal that the State administration should have done. The rescue control room should have been set up and run by the state from the first night of the riots. The entire health machinery should have been mobilised, and the best medical treatment to victims assured. Large relief camps should have been established overnight as places of safety.

To lose in a few fevered nightmarish hours your loved ones, home, small business, and life's belongings and savings is enough to ravage any of us. How much darker must be that desolation if you know that the violence was enabled by those duty-bound to protect you, and that among those who led the mob to your door were your own neighbours?

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Harsh Mander is a human rights activist and writer

FROM THE READERS' EDITOR

Public interest journalism needs public investment

Fair pricing of news products alone can sustain independent media



A.S. PANNEERSELVAN

idea that news is free actually undermines the sustainability of the news industry. In light of these fresh demands for placing specific stories outside the paywall, I had a long interaction on this issue with the Editor, Suresh Nambath. His arguments were also for fair pricing.

Rationale for the subscription model

Mr. Nambath explained the rationale for the subscription model as devised by *The Hindu*'s digital team: "It's been long recognised now that advertising, which sustains the printed newspaper to a large extent, is a really weak source of revenue when it comes to digital publications. That doesn't mean advertising has no role to play; it does play a role, albeit a limited one. A large number of digital start-ups in news have come up in recent years without a business model to speak of – many of these are kept afloat by money pumped in by venture capitalists. *The Hindu* decided to tap digital subscriptions, and last year became the first mainstream Indian publication to do so."

Mr. Nambath explained how this source of revenue is seen a natural fit for the kind of journalism the newspaper practises. "Many others who have tried to tap digital advertising to its fullest have done so by throwing in a lot of, what we could call, low quality viral content. These publications have been okay with publishing gossip, unconfirmed news, stories about personal lives of celebrities, stories with graphic description of violence and so on in their attempts to get as many page views as possible. In fact, the philosophy that governs our print publication is also the philosophy that governs our online properties. Only the formats change. The journalism and values behind the journalism are the same. Given this, the best way to make it a sustainable proposition was to tap subscriptions. This helps us have a direct relationship with the reader," he said.

News gathering and news processing are expensive. *The Hindu*'s seamless coverage of news is a result of the round-the-clock efforts of hundreds of people – reporters, editors, fact-checkers, photographers, videographers, publishers and support staff.

The price of digital subscription turns out to be less than ₹2.50 a day. Subscriptions come with a host of additional benefits. This is an essential democratic investment.

readerseditor@thehindu.co.in

Turning younger and dynamic

Many things about the Congress need to change, but on the table now is the selection of RS nominees

VARGHESE K. GEORGE

that Manmohan Singh, P. Chidambaram and Jairam Ramesh get a berth in the Upper House, but unfathomable that Motilal Vora, 92 and barely able to walk, is being considered for renomination yet again. In fact, the Congress's leadership has been reduced to a group of those who cannot walk, and those who do not walk because they don't need to due to their privileged status as inheritors of power and wealth. Pushed to the margins by anti-elite mobilisations of various hues, the Congress has no option but to respond to popular sentiment and turn younger, diverse and dynamic.

Being able to walk the talk

It is now clear that the Congress cannot grow without reviving its fortunes in U.P. and Bihar, two States that elect 120 members to the Lok Sabha. Unless the party has a strategy for the heartland, now totally captured by the BJP, its future is bleak and the gains made in Rajasthan, Chhattisgarh and Madhya Pradesh in 2018 could soon be lost.

The party would do well to take into account a roadmap for the heartland while drawing up its list for the Rajya Sabha.

The Congress party, even in its current scrawny phase, has an array of leaders with the capacity to work hard and who are connected to the ground. But they are always demoralised and ignored. Positions of power have been shared among a select few in the social and economic elite. The Congress needs to signal to the middle rungs of the party that effort, commitment and capacity will be valued and rewarded. Seniors who were effective and inspiring at one point must acknowledge the fact that they cannot do that anymore. It is a law of nature, but in the current phase, also a character of politics that has become highly competitive and unforgiving. Nominating those who can and are willing to walk, from among the party's own rank and file, will go a long way in raising hopes for the Congress in this season of despair.

Lack of fresh thinking

On the other hand, the Congress has been rather aimless, if not outrightly beholden to vested interests in its distribution of RS tickets, historically. The names doing the rounds as potential Congress nominees for the handful of seats that it could secure are of old warhorses and dynasts – indicating no fresh thinking, if true. There are several things about the Congress that need to change urgently, but what is now on the table is the selection of RS nominees.

Ideally, the Upper House contingent of any party must be a mix of experts who do not have the skillset and time to nurture a Lok Sabha constituency but can make critical contributions to legislative discussions and policymaking in general and organisational talents who should not be bound to a particular constituency but freed up for a wider political function. So, it might be justifiable



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DATA POINT

The costs of saying yes

1. LOAN SPREE

In the last five years, Yes Bank went on a loan spree. Its total advances rose by 334% between FY14 and FY19, the highest rise among comparable banks in the period

Bank FY14 to FY19 (%)

| Bank | FY14 to FY19 (%) |
|----------|------------------|
| Yes Bank | 334% |
| HDFC | 170% |
| ICICI | 73% |
| Axis | 115% |
| Kotak | 288% |
| SBI | 81% |

3. LOW PROVISIONS

While bad loans piled up, Yes Bank did not make enough provisions in its profits. Its Provision Coverage Ratio in FY19 was 43.1%, the lowest among comparable banks. RBI says a PCR of >70% is desirable

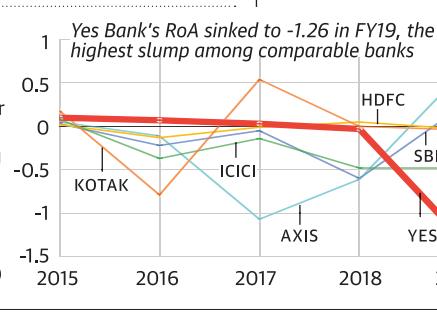
Bank PCR

| Bank | PCR |
|-----------|-------|
| Yes Bank | 43.1 |
| ICICI | 70.6 |
| HDFC | 71.36 |
| Axis Bank | 77 |
| Kotak | 71.9 |
| SBI | 78.73 |

5. POOR PROFITABILITY

The loan spree & high NPA meant poor profitability, gauged by Yes Bank's sinking Return on Assets (RoA). An RoA of >=1% is considered good. (RoA = net income/total assets)

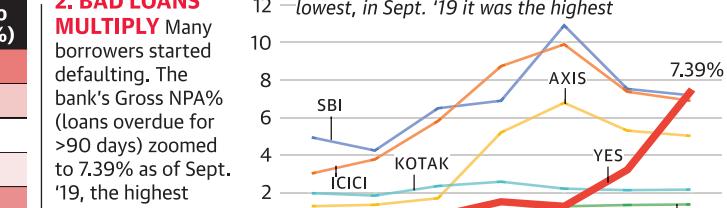
Yes Bank's RoA sank to -1.26 in FY19, the highest slump among comparable banks



2. BAD LOANS MULTIPLY

Many borrowers started defaulting. The bank's Gross NPA% (loans overdue for >90 days) zoomed to 7.39% as of Sept. '19, the highest among comparable banks

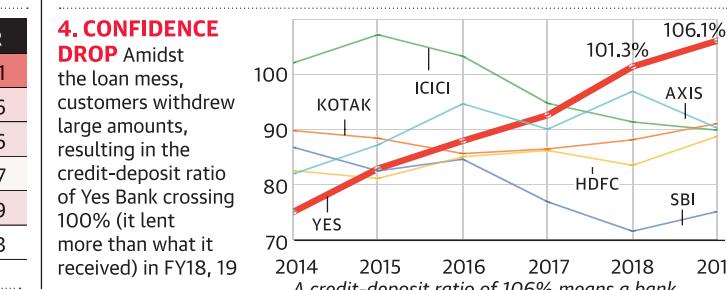
While in FY14, Yes Bank's Gross NPA was the lowest, in Sept. '19 it was the highest



4. CONFIDENCE DROP

Amidst the loan mess, customers withdrew large amounts, resulting in the credit-deposit ratio of Yes Bank crossing 100% (it lent more than what it received) in FY18, 106% in FY19, and 106.1% in Q2FY20

A credit-deposit ratio of 106% means a bank loaned ₹106 for every ₹100 it received



6. INVESTORS SENSED TROUBLE

Though the bank's troubles came as a shock to many, investors sensed it early. The bank's stock price fell steadily in the past year

Yes Bank's closing stock price



FROM THE READERS' EDITOR

Public interest journalism needs public investment

Fair pricing of news products alone can sustain independent media



FROM PAGE ONE

ED arrests Kapoor after 15 hours of questioning

The defence, on the other hand, argued that Mr. Kapoor was being targeted and that he was ready to provide any evidence necessary.

Mr Kapoor, meanwhile, claimed that he had taken "loans" from DHFL for his daughters' business venture and that the entire amount, with interest has been paid.

Five COVID-19 cases in Kerala; total 39 in India

An action plan was prepared to identify all those who had come in contact with the infected persons.

The 86-year-old mother and 90-year-old father of the infected brothers were shifted to the isolation ward with fever on Sunday. According to District Medical Officer A.L. Sheja and General Hospital Medical Superintendent Ashish Manohar, the

The court remanded Mr. Kapoor in the ED's custody till March 11.

"The total amount currently under the scanner is ₹4,300 crore, which includes the ₹600 crore loan granted by DHFL to DOIT and the ₹700 crore loaned by Yes Bank to a sister concern of DHFL," an officer said.

(With PTI inputs)

Altaf Bukhari floats new party in J&K

Mr. Bukhari accused the PDP and the NC of "staying silent" after the special status of Jammu and Kashmir was revoked.

Except for PDP patron Muazzaf Hussain Baig, Mr. Bukhari has roped in at least 12 former PDP legislators and ministers.

Sources said Mr. Bukhari and Mr. Baig were in touch, but failed to reach an agreement on who would head the new party. However, Mr. Baig's brother Javid Baig did join Mr. Bukhari's party. Five former legislators of the Congress and one from the NC from Jammu are among the 40 leaders who joined the party.

HC pulls up U.P. govt. on controversial hoardings

Many of those featuring on the hoardings expressed anxiety over their safety as their personal information was now exposed to public and possibly to unruly elements.

While the Lucknow administration's decision was widely debated on social media, with the Samajwadi

The latest development comes at a time when regional political bigwigs, Farooq Abdullah and Omar Abdullah of the NC, Mehbooba Mufti and Naeem Akhtar of the PDP, Sajad Lone of the and JKPM chief Shah Faesal remain behind the bars.

The Congress termed the new party an "offshoot of the saffron party".

BJP leader Manzoor Bhat said his party hoped the J&K Apni Party would work for peace and progress. "We hope the new party would not deceive the people as the PDP and the NC did. It is good for democracy," he said.

+
Sources said Mr. Bukhari and Mr. Baig were in touch, but failed to reach an agreement on who would head the new party. However, Mr. Baig's brother Javid Baig did join Mr. Bukhari's party. Five former legislators of the Congress and one from the NC from Jammu are among the 40 leaders who joined the party.

Over 40% govt. schools don't have electricity'

The parliamentary panel also slammed the government for its "dismal" rate of progress in building classrooms, labs and libraries to strengthen government higher secondary schools. Out of 2,613 sanctioned projects for 2019-20, only three had been completed in the first nine months of the financial year, said the panel, warning that such delays would alienate students from government schools.

In government higher secondary schools, not a single additional classroom had been built by December

31, 2019, although 1,021 had been sanctioned for the financial year 2019-20.

Only three laboratories had been built – one each for physics, chemistry and biology – despite sanctioned funds for 1,343 labs. Although 135 libraries and 74 art/craft/culture rooms had been sanctioned, none had been built with just three months left in the financial year.

Overall, for the core Samagra Shiksha Scheme, the department had only spent 71% of revised estimates by December 31, 2019.

Couple with 'IS links' held in the Capital

"The couple were much active on social media and used to call India Muslims to come together and fight against the Indian government in protest against the CAA," said a police officer.

Sami has also revealed that one of his close associates, Khattab, is in fact Abdulla Basith, who is currently lodged in the Tihar jail as an undertrial in the IS-related cases. "We are tracking down their source of funds and logistic support. We have seized their mobile phone and laptop to find out groups they had created to connect with the people."



Jahanjeb Sami. ■ SPECIAL ARRANGEMENT

We are also questioning the landlord to find out if he had got done the police verification of the couple," the police officer said.

Cong. hits out at govt. over economic policies

BJP trying to divert attention from bank scam by linking Priyanka Gandhi Vadra and Rana Kapoor, party says

SPECIAL CORRESPONDENT
NEW DELHI

Hitting back at the BJP for suggesting 'deep links' between the Gandhi family and the arrested promoter of Yes Bank, Rana Kapoor, the Congress on Sunday termed the charges an attempt at "diverting attention from the bank scam under the BJP's watch".

The BJP's information and technology wing head, Amit Malviya, tweeted a news clip which claimed that Mr. Kapoor had bought a painting from Congress leader Priyanka Gandhi Vadra.

"Every financial crime in India has deep link with the Gandhis. Malviya used to send flight upgrade tickets to Sonia Gandhi. Had access to MMS (Mammooh Singh) and PC (P. Chidambaram). Is absconding. Rahul inaugurated Nirav Modi's bridal jewellery collection, he defaulted. Ra-



Under the lens: Bindu Kapoor, wife of Yes Bank founder Rana Kapoor, coming out of the ED office. ■ AADESH CHAUDHARY

na bought Priyanka Vadra's paintings," Mr. Malviya had tweeted. The Congress termed the charge "fake", and claimed that Ms. Vadra had sold an M.F. Husain painting, gifted to her father, Rajiv Gandhi, at an auction.

Congress spokesperson Abhishek Manu Singhvi said at a press conference that Ms. Vadra received the entire auction amount in a cheque and it had been fully disclosed in her income tax return for 2010.

Attacking the BJP, Mr. Singhvi noted that the beleaguered bank's loan book rose from ₹55,633 crore in 2014 – the year Mr. Modi took charge as Prime Minister – to ₹2,41,499 crore in March 2019.

Post-demonetisation rise

"Why did the loan book rise by 100% in two years after demonetisation – from ₹8,210 crore in March 2016 to ₹2,03,543 crore in March 2018? Were PM and FM sleeping, ignorant or complicit," the Congress leader asked.

In a scathing attack, Mr. Singhvi said the recent poli-

cies of the government – from rising food inflation to declining EPF rates by the Employee Provident Fund Organisation and a proposed three-fold hike in insurance premiums – had broken the back of the common man.

He said productivity, employment and the rupee had all fallen, while inflation, social division along with the government's arrogance had risen.

The Congress spokesperson also strongly protested against a proposed over 20% hike in third-party insurance premiums for most two-wheelers and three-wheelers besides four-wheelers under the 1500-cc category.

He said a similar hike had also been proposed by regulators for life insurance premiums, and urged the government to stop these decisions that would adversely affect the middle and

BPCL stake sale

In a tweet, Congress communication chief Randeep Surjewala attacked the government over the stake sale of Bharat Petroleum Corporation Ltd. "BPCL gave ₹2051.53 crore profit to the government in December. The Modi government has invited bids for sale of its entire 53% stake in BPCL. Is this also an election promise made to crony capitalist friends," he said.

RBI assures customers that their bank deposits are safe

CEA says banks are well capitalised, no reason to worry

SPECIAL CORRESPONDENT
MUMBAI

In the wake of the moratorium on private sector lender Yes Bank, the RBI clarified on Sunday that deposits of customers were safe.

"Concern has been raised in certain sections of media about safety of deposits of certain banks. This concern is based on analysis which is flawed. Solvency of banks is internationally based on Capital to Risk Weighted Assets (CRAR) and not on market cap," the RBI said in a social media post.

"The RBI closely monitors all the banks and hereby assures all depositors that there is no such concern of safety of their deposits in any bank," it said.

Allaying concerns over the banking sector health, Chief Economic Adviser Krishnamurthy Subramanian told mediapersons at his office here.

"What banking sector experts and regulators use is what is called the CRAR. It is



Krishnamurthy Subramanian

said it was a wrong method to assess a lender's health based on the ratio of deposit to m-cap (market capitalisation).

"What I want to emphatically state is that the m-cap ratio is a totally incorrect metric for assessing the safety of the banks. No banking sector expert or banking regulator uses this measure," Mr. Subramanian told mediapersons at his office here.

"What banking sector experts and regulators use is what is called the CRAR. It is

important to keep this in mind that the international norms for CRAR is 8% and Indian banks on an average have a CRAR of 14.3%.

"So, 8% is the mandated minimum norm and our banks on the average have 14.3% (CRAR). Now 14.3% versus 8% almost translates into 80% greater capital than the international norms," he said. He said the RBI mandated the banks to keep CRAR at 9%. "Even compared to that, our banks have 60% more capital. So this is something that is very important."

"Now if you compare for instance any bank, let's say a private sector bank with the SBI, the SBI would have an order of magnitude of higher m-cap ratio. But the SBI is as safe as any other bank in the world. In fact it is the only Indian bank to be part of the top 100 banks internationally."

(With PTI inputs)

The rise and quick downfall of a maverick banker

The journey of an aggressive entrepreneur comes to a stop

MANOJIT SAHA
MUMBAI

Rana Kapoor, a former Bank of America executive, set up Rabo India Finance, a non-banking finance company, with the help of Rabo Bank in 1997-98, along with his partners Harkirat Singh and Ashok Kapur. Rana Kapoor was Ashok Kapur's brother-in-law.

After setting up Rabo Finance, the trio decided to open a bank since the government was planning to offer new banking licences. They succeeded, but a year before Yes Bank started operation, Mr. Harkirat Singh fell out with Ashok Kapur and Rana Kapoor and quit the venture. So, Yes Bank started operation in 2004, with Ashok Kapur as chairman and Rana Kapoor as MD & CEO. The bank had an initial public offering in the same year.

During the first phase of growth, the bank, under Mr. Kapoor, focused on the retail liabilities franchise and corporate lending. Just when Yes Bank was preparing for the second phase, Ashok Kapur was killed in the 2008 terror attack in Mumbai.

Yes Bank, however, kept its growth momentum. Around 2012-13, a controversy broke out when Ashok Kapur's wife alleged they were not given proper representation in the board of the bank.

The Kapurs and Rana Kapoor would reach a truce in 2019.

Meanwhile, Yes Bank was on the path of aggressive growth. Its exponential growth since 2014 did not go unnoticed by the banking regulator. As on March 31, 2014, the bank's loan book stood at ₹55,633 crore and deposits ₹74,192 crore. The loan book grew to ₹2,24,505 crore at the end of the second quarter (September) of the current financial year, while deposits were at ₹2,09,497 crore.

The RBI was also worried about governance practices. It denied Rana Kapoor three more years after his term ended in August 2018, despite the board's endorsement. He was finally given extension till January 2019.

After quitting the bank, Rana Kapoor would move quickly to sell his stake and by November 2019, his stake in the bank would come down to 900 shares, held by Yes Capital (India) Private Limited.

also been modified providing therein that the selection shall be made based on written tests to be conducted by the recruiting agency and oral test," the report said.

The Ministry said that to bring transparency, selection committees for Class IV posts had been abolished and the task assigned to the Service Selection Board.

Written tests

"The selection shall now be conducted solely based on written tests to be conducted by the Service Selection Board. Similarly, in respect of gazetted and non-gazetted posts, the relevant rules have

84,000 vacant posts in Kashmir, but no recruitment yet

Replying to a parliamentary panel, the Home Ministry cited 'scrutiny of details' as reason for putting off the process

VIJAYA SINGH
NEW DELHI

Almost seven months after Article 370 was revoked in Jammu and Kashmir, the Union Home Ministry has informed a parliamentary standing committee that the J&K administration has identified nearly 84,000 vacant government posts in the newly created Union Territory but the recruitment is yet to begin as the details are still being 'scrutinised'.

According to the Ministry's reply to the parliamentary panel on February 18, as many as 76,453 vacancies are of non-gazetted and Class IV level posts.



Short of resources: The Civil Secretariat in Srinagar. J&K has 76,453 vacant non-gazetted and Class IV posts. ■ FILE PHOTO

Merely, 7,552 vacancies are gazetted posts. On August 28, the then Governor Satyapal Malik said at a press conference in Srinagar that the government had identified 50,000 government jobs and the vacancies would be

filled soon.

A report of the panel headed by senior Congress leader Anand Sharma that was tabled in Parliament last week asked the government "to expedite the recruitment process and fill the vacancies

in a time-bound manner".

"The committee further recommends to reserve seats for the local youth so that they can get due share in the government jobs of the UT," the report said.

When the committee sought to know about the initiatives proposed to employ people, the Ministry submitted, "The available data indicate vacancies of 22,078, 54,375 and 7,552 at Class IV, non-gazetted and gazetted level, respectively. The details are further being scrutinised and after finalisation of the exact vacancies available for direct recruitment, the Class IV and non-gazetted va-

Trinamool's RS list features two women

SPECIAL CORRESPONDENT
KOLKATA

The Trinamool Congress has announced the names for the Rajya Sabha election on Sunday. Two of the four nominees are women, which is a matter of pride on the International Women's Day, noted party's chairperson and Chief Minister Mamata Banerjee.

Announcing the names on Twitter, she said: "I am glad to announce that @AITOfficial will be nominating Arpita Ghosh, Mousumi Noor, Dinesh Trivedi and Subrata Bakshi to the Rajya Sabha."

The term of the Trinamool's four members is coming to an end in April.

CPI(M) decides against fielding Yechury for Rajya Sabha

Polit Bureau turns down proposal from Bengal unit

SPECIAL CORRESPONDENT
NEW DELHI

The CPI(M) Polit Bureau has shot down its West Bengal unit's proposal to send party General Secretary Sitaram Yechury to Rajya Sabha.

The decision was taken on March 6 during a Polit Bureau meeting in Delhi, which was attended by only nine of the 17 members.

The West Bengal unit had informally proposed Mr. Yechury's name at the Central Committee meeting in Thiruvananthapuram recently.

Mr. Yechury was a Rajya Sabha member from 2005 till 2017. In 2017, the party



Sitaram Yechury

refused to renominate him from West Bengal, though the Congress had offered the seat to the CPI(M).

Currently, the Left parties put together have 28 seats in West Bengal Assembly. To send a candidate to Rajya Sabha 46 votes are needed.

If Mr. Yechury was to be renominated, then the CPI(M) would need Congress support. A majority of Polit Bureau members

PM's picks set social media abuzz

Women achievers took turns to handle Modi's accounts on various platforms

SPECIAL CORRESPONDENT
NEW DELHI

Prime Minister Narendra Modi on Sunday marked International Women's Day by handing over control of his social media accounts to seven women achievers who spoke about the issues and causes close to their heart.

This follows his announcement last week that he was thinking of giving up his social media accounts. That turned out to be a teaser for Sunday's celebrations.

Since morning, from Sneha Mohandoss, who runs FoodBank India, to Bina Devi, sarpanch of a village in Munger district of Bihar, whose venture of growing mushrooms changed her life, and Arifa from Jammu and Kashmir, who has revived the traditional Namda craft of carpet weaving, seven achievers in turns took over the Prime Minister's Twitter, Facebook, YouTube and Instagram accounts.

Malvika Iyer, who managed to complete her Ph.D. despite losing her hands in a bomb blast, got a much-coveted follow-back from the Prime Minister's Twitter account at the end of her turn at tweeting.

Massive response

The videos posted by the women achievers were also broadcast through the IGV vertical screen viewing format of Instagram and had garnered a huge viewership on that platform.

Ms. Iyer's video, for instance, garnered more than 3.5 lakh views within a cou-



ple of hours of posting.

The Prime Minister has a following of 35.5 million on Instagram.

On YouTube, where Mr. Modi has 4.54 million subscribers, these videos gathered traction.

Officials told *The Hindu* that the choice of women achievers was made by Mr. Modi himself from nomina-

tions invited publicly.

In the morning, just before signing off for the day, Mr. Modi had posted a message for the event. "Greetings on International Women's Day! We salute the spirit and accomplishments of our Nari Shakti. As I said a few days ago, I'm signing off. Throughout the day, seven women achievers will

share their life journeys and perhaps interact with you through my social media accounts," he tweeted.

There were some cheeky responses too, with one social media follower on Twitter, @vikrantbhadaur6, asking Ms. Mohandoss for Mr. Modi's Twitter password. She replied, "New India...try logging in :)".

Rallying ahead



Women participating in a bike rally on International Women's Day in Thane on Sunday. ■ PTI

J&K to rename convention centre

The title, Sher-e-Kashmir, will be removed from nomenclature

SPECIAL CORRESPONDENT
SRINAGAR

The Jammu and Kashmir government is likely to change the name of the Sher-e-Kashmir International Convention Centre by dropping the title, referring to National Conference founder Sheikh Muhammad Abdullah.

An official of the SKICC told *The Hindu*, "The proposal has been moved and a formal order is likely on Monday." The convention centre, built in 1977, on the banks of the Dal Lake by architect Joseph Stein, will be called Kashmir International Convention Centre.

Earlier, the administration dropped Muhammad Abdullah's birth anniversary to 1947.

Military Cooperation Group dialogue with U.S. postponed

Visit of Defence Secretary Mark Esper is also in question

DINAKAR PERI
NEW DELHI

The India-U.S. Military Cooperation Group (MCG) dialogue, scheduled for later this month, has been cancelled in view of the COVID-9 outbreak, and the proposed trip of U.S. Defence Secretary Mark Esper is also in question, defence sources said on Sunday.

India is considering a U.S. request for posting liaison officers at the U.S. Indo-Pacific Command (USINDOPACOM) and the U.S. Special Operations Command (USSOCOM). This was to be discussed at the dialogue.

"The MCG dialogue, to be held in the U.S. this time, has been cancelled due to COVID-19. The formal decision on Mr. Esper's visit is expected on Monday," a defence source told *The Hindu*. Given the current situation, the visit looks doubtful, another official said.

The MCG is a forum to review the progress of defence cooperation between India's



Integrated Defence Staff and the USINDOPACOM at the strategic and operational levels. The Integrated Defence Staff was responsible for coordination among the armed forces before the appointment of the Chief of Defence Staff.

As part of improving defence cooperation and interoperability, India is considering a U.S. request for posting liaison officers at the USINDOPACOM and the USSOCOM.

"We have posted a liaison officer at the U.S. Navy Central Command in Bahrain

and a U.S. liaison officer, in the rank of Lieutenant Colonel, has joined the Indian Navy's Information Fusion Centre for Indian Ocean Region at Gurugram," another defence source said. This is an outcome of the agreement reached at the last 2+2 dialogue in December last, which also "noted their [India and the U.S.] intent to explore further military liaison relationships."

The liaison officer at the USINDOPACOM is likely to be a Navy officer, while the one at the USSOCOM will probably be an Army officer. "The modalities are still being worked out," the official said, adding it could fructify by early next year.

The MCG was to have reviewed the decisions taken at the 2+2 dialogue and the recent visit of President Donald Trump to India. Further, it was to follow up on the visit and fast-track the decisions, including that on 24 MH-60R multi-role helicopters, the official said.

"We have posted a liaison officer at the U.S. Navy Central Command in Bahrain

Former Law Minister Bharadwaj is no more

He also served as Karnataka Governor

SPECIAL CORRESPONDENT
NEW DELHI

H.R. Bharadwaj, India's second longest serving Law Minister, former Karnataka Governor and veteran Congress leader, passed away after a cardiac arrest here on Sunday. He was 83 and is survived by his wife, a son and two daughters. He had been admitted to a private hospital here for kidney-related ailments.

Mr. Bharadwaj first entered the Rajya Sabha in 1982, and was elected to the Upper House five times. He was Minister of State for Law and Justice in the governments led by Indira Gandhi, Rajiv Gandhi and P.V. Narasimha Rao until he became a Cabinet Minister holding that portfolio between 2004 and 2009 in the Manmohan Singh Ministry.

Mr. Bharadwaj's start in politics came in the late 1970s when he came into contact with Indira Gandhi. He enjoyed a position of trust with most of the Prime Ministers he served under and was known for some

Mason, centenarians, artists among Nari Shakti winners

President gives away award to women achievers

PRESS TRUST OF INDIA
NEW DELHI

A mason, a centenarian athlete, Jharkhand's 'Lady Tarzan' and a "mushroom maha-hila" were among the 15 women awarded the Nari Shakti Puraskar by President Ram Nath Kovind here on Sunday.

The government gives away the awards every year to recognise the service of women towards the cause of women's empowerment and social welfare. The 2019 winners are from fields as diverse as agriculture, sports, handicrafts, afforestation and wildlife conservation, armed forces and education.

Bina Devi, 43, a mushroom grower, won the award for popularising mushroom production in five blocks and 105 neighbouring villages of Munger district, helping 1,500 women.

Kalavati Devi, a 58-year-old mason, won the award for acting as the driving force towards reducing open defecation in Kanpur. She is responsible for building over



Old is gold: Karthyayini Amma, 98, Nari Shakti award winner, blessing Prime Minister Narendra Modi in New Delhi. ■ ANI

4,000 toilets in villages and has gone door to door to create awareness of the ills of open defecation.

Padala Bhudevi, 40, who has been working for the welfare of tribal women and widows, won the award for training 30 women in making mehendi cones and hair care products.

Arifa Jan, 33, was awarded for reviving the art of Numdha handicrafts and has trained more than 100 women in Kashmir.

Chami Murmu, 47, fondly known as the 'Lady Tarzan' of Jharkhand, has been involved in planting more than 25 lakh trees along with the Forest Department and by mobilising more than 3,000 women.

Nilza Wangmo, 40, is an entrepreneur running Alchi Kitchen Restaurant, the first one to serve traditional Ladakhi cuisines. She has

trained 20 women from Ladakh who manage the restaurant and has represented Ladakhi recipes in 5-star hotels. Rashmi Urdhwardeesha, 60, has been the director of the Automotive Research Association of India. She has rich experience in the fields of automotive R&D, testing and homologation, framing of test standards and regulations.

Tashi and Nungshi Malik, 28, from Uttarakhand were the first women twins to scale Everest in 2013.

Kaushiki Chakraborty, 38, is a classical vocalist with more than 15 years of experience. Avani Chaturvedi, 26, Bhawanna Kanth, 27, and Mohana Singh Jitarwal, 28, are the first women fighter pilots. Bhageerathi Amma, 105, and Karthyayini Amma, 98, have passed the Class IV literacy equivalent examinations.

ITBP jawan dedicates song to women

PRESS TRUST OF INDIA
NEW DELHI

A jawan of the Indo-Tibetan Border Police (ITBP) has composed and sung a Hindi song to mark International Women's Day on Sunday, officials said.

The 7:24 minute audiovisual song, titled *Lado, meri lado*, was released by the force on its official social media platforms – Twitter and Facebook.

Head constable Arjun Kheriyal is a singing talent of the force and the song narrates the contribution of women to the family and nation-building, an ITBP spokesperson said.

It has been composed and sung by the 35-year-old jawan, who joined the force in 2002 and is currently posted in Delhi, he said.

The song features the jawan and showcases the commitment of a soldier towards the force and family and also promotes the *Beti Bachao, Beti Padhao* campaign of the government, the spokesperson said.

The 90,000-strong ITBP, primarily tasked with guarding the Line of Actual Control with China, has produced the song and provided logistical support for it to be shot and edited.

The ITBP started inducting women personnel in combat from 2008 and at present has about 2,000 women who are also deployed at high-altitude posts along the China frontier.

'Plurals' pops up in Bihar

'Bihar Deserves Better, And Better is Possible': party

AMARNATH TEWARY
PATNA

On International Women's Day, people of Bihar woke up to a two-page advertisement in most of the newspapers on Sunday. It read, "Plurals has arrived," with the tag-line, "Love Bihar, Hate Politics – join the most progressive political party."

"Join me to take the power back," it added, detailing Pushpam Priya Choudhary's social media accounts and a toll-free number (1800-313-0082) which, when dialled, kept saying, "You seem to have dialled the wrong number. Please check the number you've dialled".

In the second page, she has posted another picture of her sitting beneath a statue of Mahatma Gandhi. "The Revolution has begun – A party that manifests positive politics & policy making," said the advertisement with another tag-line, "Take interest, to control politics, else it will continue to control you".

"You focus on climbing the ladder, and let us deal with the snakes," said Pushpam Priya Choudhary.

The party says in the advertisement that it enters the elections because "Bihar Deserves Better, And Better is Possible". Earlier, none had heard the name of the party or that of its president.

'Missing' M.P. MLA returns to Bhopal from Bengaluru

Singh is among 4 lawmakers allegedly 'lured' by the BJP

STAFF REPORTER
BHOPAL

The Congress on Sunday claimed to have "freed" Bisahul Singh, party MLA, who had been missing for five days, from the "clutches" of the BJP in Bengaluru. Mr. Singh is among the four legislators who went uncommunicado recently.

The return of the Anupur MLA, whose son had filed a "missing person" complaint here on Wednesday, comes a day after the return of Surendra Singh Shera, Independent MLA from Burhanpur.

Mr. Shera denied that he was abducted, and restated his support for the government.

Mr. Singh, who met Chief Minister Kamal Nath, too denied being held hostage. "I was on a pilgrimage," he told presspersons.

Finance Minister Tarun Bhanoth, who accompanied him, said, "Mr. Nath was in constant touch with him throughout. And he was on



On home turf: Bisahul Singh, centre, with two Ministers at the Indore airport on Sunday. ■ SPECIAL ARRANGEMENT

the trip with his friends."

Minister Surendra Singh Baghel had escorted Mr. Singh back from Bengaluru, State Congress media coordinator Narendra Saluja said. "For the past three days, Mr. Singh was in the clutches of the BJP in Bengaluru," he added.

The State government is supported by four Independents and two BSP and one SP MLAs. Legislators Hardeep Singh Dang, whose alleged resignation letter surfaced recently, and Raghuji Singh Kansana are still believed to be in Bengaluru.

Italy quarantines 16 million in northern regions

Chaos reigns as southern regions warn people who emigrated to the north not to return home; WHO praises Rome's decision

ASSOCIATED PRESS
REUTERS
MILAN

Italy announced a sweeping quarantine on Sunday for its northern regions, igniting travel chaos as it restricted the movements of 16 million people – more than one quarter of its population – in a bid to halt the relentless march of the new coronavirus (SARS-CoV-2) across Europe.

Confusion reigned from Milan to Venice as residents and tourists tried to figure out exactly when and how the new rules were coming into effect. Travellers rushed to train stations and crammed aboard standing-room only trains.

PM signs decree

After Italy saw its biggest one-day jump in infections on Saturday, Italian Premier Giuseppe Conte signed a quarantine decree overnight for the country's prosperous north. On Sunday, death toll rose by 133 to 366, the se-



Nobody to cheer: A view of the empty San Siro stadium in Milan on Sunday during the Serie A soccer match between AC Milan and Genoa. ■ REUTERS

cond-highest in the world. The number of infections went up by a single-day record of 1,492 to hit 7,375.

"There will be a ban for everybody to move in and out of these territories and also within the same territory," Mr. Conte said. "Exceptions will be allowed only for

proven professional needs, exceptional cases and health issues."

The fate of foreign visitors stuck in Italy's new quarantine zones was not immediately clear.

While the Vatican wasn't directly affected by the lockdown, Pope Francis, who

has been ill, held his Sunday blessing by video instead of in person. He said he felt like he was "in a cage."

Italy's southern regions warned hundreds of thousands of people who emigrated to the wealthy north of the country not to return home, amid fears of an exo-

dus from a no-go zone set up to halt an outbreak of COVID-19.

The unprecedented lockdown was announced by the government overnight and will affect some 16 million inhabitants in the wealthy region of Lombardy, centred on the financial capital Milan, and 14 provinces also in the north.

An estimated two million people have left the underdeveloped south in the past 15 years in search of work and hundreds of thousands of them have settled in the north. With a four-week shutdown looming, many of them are expected to try to return to their old family homes to sit out the contagion.

However, the Governor of Puglia, the heel of Italy's boot, made an impassioned plea on Facebook for them to remain in the north, the epicentre of Europe's worst coronavirus outbreak.

"I speak to you as if you were my children, my broth-

ers, my nephews and nieces: stop and go back," said Michele Emiliano. "Get off at the first train station, do not catch planes... turn your cars around, get off your buses. Do not bring the Lombard, Veneto and Emilia epidemic to Puglia."

The northern regions of Lombardy, Emilia-Romagna and Veneto represent 85% of all the 5,883 confirmed cases to date and 92% of the 233 recorded deaths.

"The government must block an exodus to Calabria, which risks triggering a disastrous bomb," said Jole Santelli, the President of Calabria, the impoverished toe of Italy.

Meanwhile, the World Health Organisation (WHO) praised Italy's decision. "The government & the people of Italy are taking bold, courageous steps aimed at slowing the spread of the #coronavirus & protecting their country & world," WHO director-general Tedros Adhanom Ghebreyesus said in a tweet.

Trump refuses to halt rallies as cases surge

AGENCE FRANCE-PRESSE
MIAMI BEACH

U.S. President Donald Trump signalled on Saturday that he has no intention of halting campaign rallies despite surging COVID-19 cases.

"We will have tremendous rallies and we're doing very well, and we've done a fantastic job with respect to that subject," Mr. Trump responded when asked if his "Keep America Great" campaign events would continue.

Mr. Trump's remarks came as the number of cas-

es confirmed across the United States leapt past 400, with 19 deaths confirmed so far, mainly in the west coast state of Washington.

Meanwhile, health authorities announced the first confirmed case in the nation's capital – a Washington DC resident in his 50s with no history of international travel and no close contacts with anyone known to be infected. Asked if he was concerned that the virus had spread to within a few miles of the White House, he replied: "No, I'm not concerned at all."

REUTERS
SHANGHAI/BEIJING

Ten people have died and 23 remain trapped after the collapse of a hotel that was being used to quarantine people with COVID-19 under observation in the Chinese city of Quanzhou, authorities said on Sunday.

More than 70 people were believed to have been initially trapped in the seven-storey building, which collapsed on Saturday evening.

On Sunday, authorities retrieved 48 individuals from the site of the collapse, with 38 of them sent to hos-

pitals, the Ministry of Emergency Management said.

Of the 71 people inside the hotel at the time of the collapse, 58 had been under quarantine, they added.

News of the collapse comes as the spread of COVID-19 continues to slow in China.

According to data from the National Health Commission, cases fell by roughly one half on Saturday from the day prior. The agency confirmed 44 new cases of COVID-19 at the end of March 7, a decline from 99 the previous day.

Saudi Arabia cordons off Shi'ite-majority region

AGENCE FRANCE-PRESSE
RIYADH

Saudi Arabian authorities have cordoned off the eastern Qatif region, a stronghold of the Kingdom's Shi'ite minority, in a bid to contain the fast-spreading coronavirus, the Interior Ministry said on Sunday.

"Given that all 11 recorded positive cases of the new coronavirus are from Qatif... it has been decided... to temporarily suspend entry and exit from Qatif," the ministry said.

Saudi Arabia has expressed alarm over the

spread of the disease across the Gulf region, which has confirmed more than 230 COVID-19 cases – most of them people returning from religious pilgrimages to Shi'ite-majority Iran.

Saudi Arabia's Eastern Province – which includes Qatif – has seen bouts of unrest since 2011 when protesters emboldened by the Arab Spring uprisings took to the streets. Demonstrators have long demanded an end to what they say is discrimination by the Sunnis-dominated government, a charge Riyadh denies.

+ 3 Saudi princes arrested over 'plot' to unseat Crown Prince

Pictures of King released to quell rumours about his health

ASSOCIATED PRESS
DUBAI

Saudi Arabia released images of King Salman carrying out his royal duties on Sunday, after a stunning purge of at least two princes, including his brother and nephew for allegedly plotting a coup.

Saudi royal guards on Friday detained the trio in a move that signals Crown Prince Mohammed bin Salman's tightening grip on power.

Tightening grip

The detentions also raised speculation about the health of the 84-year-old King and



A handout picture showing Saudi Arabia's King Salman meeting a diplomat. ■ AP

whether Prince Mohammed's succession to the throne was imminent. But the official Saudi Press Agency posted photos of the King presiding over the swearing-

in ceremony of newly appointed Saudi Ambassadors to Ukraine and Uruguay.

A source close to the Saudi leadership said the Crown Prince was "in control".

The purge was carried out "after an accumulation of negative behaviour by the two princes," the source added without elaborating.

Prince Ahmed bin Abdulaziz al-Saud, a brother of King Salman, and the monarch's nephew Prince Mohammed bin Nayef were detained after they were accused of plotting a palace coup aimed at unseating the Crown Prince, heir to the Saudi throne, sources said.

Islamist protesters hurled sticks and stones at the demonstrators, causing injuries and forcing a crowd of people to seek cover before the police intervened.

Backlash over Women's Day rally in Pak.

AGENCE FRANCE-PRESSE
ISLAMABAD

Tempers flared in Islamabad on Sunday as protesters marched to celebrate International Women's Day in an ultra-conservative society where females are still put to death under ancient "honour" codes.

In Islamabad, tensions rose when about 1,000 women and men gathered to call for greater reproductive and other rights. The march ended at a park alongside a separate "anti-feminist" Islamist rally.

Islamist protesters hurled sticks and stones at the demonstrators, causing injuries and forcing a crowd of people to seek cover before the police intervened.

Afghan political rivals to hold parallel swearing-in ceremonies

Abdullah contests Ghani's poll victory, says he will form govt.

REUTERS
KABUL

Abdullah Abdullah, the bitter rival of Afghanistan's president-elect Ashraf Ghani, has issued invitations to a parallel swearing-in ceremony due next week, his spokesman said on Saturday.

"We've sent the invitation to all national and international organisations and all necessary preparations have been taken," Fraidoon Khwazoon, Mr. Abdullah's spokesman said on Saturday, referring to invitations to an inauguration ceremony due to take place in Kabul on Monday morning at a similar time to Mr. Ghani's.

A political impasse and threat of parallel governments jeopardise a nascent peace process in the nation, as the U.S. tries to push the Afghan government toward talks with the Taliban.

In February, Afghanistan's Electoral Commission announced Mr. Ghani as the winner of September's presidential election, but Mr. Abdullah claimed that he and his allies had won the polls and insisted that he would form a government.

Sediq Sediqqi, a spokesman for Mr. Ghani, emphasised that his side was the recognised winner of last year's polls.

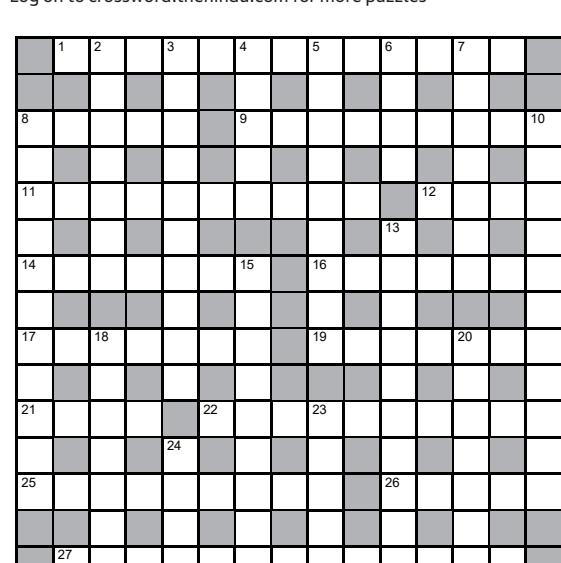
"The election season is over and President-elect Ghani was given the winner's certificate by the independent Election Commission based on the outcome of the election and country's constitution," Mr. Sediqqi said on Saturday.

Diplomatic sources have said the U.S. and other international players in Afghanistan are nervous of the prospect of parallel inauguration ceremonies. The U.S. has previously asked that both parties delay them.

Mr. Ghani and Mr. Abdullah are old rivals, who both held roles in the previous government.

THE HINDU CROSSWORD 12878

Log on to crossword.thehindu.com for more puzzles



ACROSS

- 1 Worn out, overwhelmed by grind – plan escape or remain silent (4,4,5)
- 8 Wife is hot! Great body (5)
- 9 Misery groups backing Government's last check for financial assistance (5,4)
- 11 Prepare old Mafia boss for final conflict (10)
- 12 Fellow quits ecstasy permanently (4)
- 14 Orthodox Conservative presently in charge (7)
- 16 Were boy to run wild, this might be raised (7)
- 17 Characters around island following love birds (7)
- 19 Broadcast reviewing ebullient politician's cause for inflation? (3, 4)
- 21 Sock left in drain (4)
- 22 Mobs making noise around front of stage in impromptu musical event (3,7)
- 25 Bolster to support legs given by couple of partners (5,4)
- 26 Time to manage rebellious husband (5)
- 27 A great experience that Moby Dick had perhaps? (1,5,2,1,4)

DOWN

- 2 Supervisor is extremely abrupt in Gulf nation (7)
- 3 Meticulously raise cover, start to inspect in a gradual manner (10)
- 4 Revolting faculty head grabbing maiden identified (5)
- 5 Serial appears too outlandish – waste of time (4,5)
- 6 Give up cocaine! Quit for happiness (4)
- 7 Heartless captor about to pull out knife (7)
- 8 Look to protect impatient daughter dogged by ill luck (4-7)
- 10 Essentially alter impression about a president after quarrel and attack with fist (5,1,5)
- 13 Review way to limit dreadful rot (10)
- 15 Get rid of scoundrel controlling secret police before start of elections (4,5)
- 18 Sweating endlessly? Terribly agitated (2,1,4)
- 20 University rule about Indian female outfit (7)
- 23 Personality consuming heroin in bar (5)
- 24 Old ruler of Iran largely accepts single branch of Islam (4)

(set by Dr. X)

SUDOKU

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| 2 | | 7 | 9 | | 1 | | | |
| 4 | 7 | 6 | | | | | | 8 |
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DIFFICULTY RATING: ★★★★☆

Solution to puzzle 12877

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| T | E | L | E | G | R | A | M | U | S | A | B | L | E |
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| R | E | P | L | I | C | A | N | R | R | A | | | |
| E | S | S | C | D | A | T | M | | | | | | |
| A | V | I | E | N | M | E | R | G | E | | | | |
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| I | N | O | N | E | S | P | O | C | K | | | | |
| W | A | D | T | N | S | E | T | I | S | | | | |
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| S | E | P | U | L | C | H | R | E | Q | U | E | | |
| E | O | L | O | I | M | U | N | W | | | | | |

ASK US



K NITYA KALYANI

Q. I am 20-years old and want to take health insurance for myself. How should I choose my insurer?

ANTRYAMI SINGH

A. Consider two aspects before zeroing in on the right policy to buy: the coverage you require and the service and response level of the insurer. You may want a high sum insured (SI), with special coverages like daily cash benefit and other value-added covers. Or you may want a no-frills policy with a sufficient SI. Based on what is on offer by various insurers you can shortlist them and make your final shortlist of policies.

For choosing the insurer, a company with whom you have experienced good service would be a good choice.

Equally important is the intermediary – the agent or broker who gives last mile service. Remember that service can be extraordinarily good when buying a policy. The test will be how they handle a claim.

A company with a high claims settlement ratio is better. You can even see how fast they settle claims through various statistics on the website of Insurance Regulatory and Development Authority of India (IRDAI, www.irda.gov.in). Track financial strength of companies which indicates their ability to pay claims. The solvency ratio should be at least 1.5. If not, though the regulations will protect policyholders, you may not want to shortlist them.

Q. I have an insurance policy for ₹2 lakh under the Andhra Pradesh Government's health policy and a Red Carpet Policy of Star Insurance for ₹2 lakh. If my ₹2 lakh is exhausted in one policy, can I claim the balance from the other policy?

SRIPADA RAMARAO

A. Both policies are indemnity-based, which means that they will reimburse expenses against bills as per the terms of the policy. So, you can claim only to the extent of your expenses under one or the other policy, or proportionately if claiming from both.

Given that you have a built-in redundancy what you can do as follows.

At renewal time with the insurance company, shift from a basic hospitalisation policy to a top-up or super top-up policy with the same insurer. That will give you an additional coverage and also keep your benefits like coverage of pre-existing conditions intact.

You should discuss with them and ensure your no-claim benefits are carried over into the new policy.

Q. I am working for the Punjab government and covered by the government's insurance policy which, I think, is not as comprehensive as most of the private players are offering. My question is: If I purchase an insurance policy for me, my wife and my daughter, what effect will that have on my coverage by my employer. Which one will prevail?

ASHISH KATHURIA

A. With an employer policy in place, if you purchase a basic hospitalisation policy from any insurer, one of the two policies will be redundant depending on their SIs. You can instead expand your coverage by purchasing a top-up or super top-up policy from an insurance company that will supplement your coverage with your employer. This policy should have a 'threshold' equal to the SI under your employer's policy for the best efficiency.

If your employer's policy does not cover your wife and daughter, please buy a basic hospitalisation policy for them with SI equal to the policy that covers you (from your employer) and you have the option still to take a top-up/ super top-up policy for the three of you. Remember the threshold limit of the top-up/ super top-up policy should be equal to the basic cover amount for best efficiency.

(The writer is a business journalist specialising in insurance & corporate history)

Readers can send in queries on personal finance and investing to moneywise@thehindu.co.in. Our experts who write on personal finance will answer these queries. Moneywise will not give specific recommendations for investment in a particular mutual fund scheme, share or fixed deposit.



This is no CHILD'S PLAY

With galloping inflation and high cost education, parents must go for a melange of investments to realise the dreams for their children

AARATI KRISHNAN

Building up a tidy sum towards children's education is the top financial aspiration for most Indian parents and often takes precedence over every other goal.

Aware that an early start makes all the difference, many parents today are prepared to invest towards this right from the toddler stage.

But an early start will be of little use if you end up investing in the wrong class of products, based on emotional sales pitches that help line the pockets of product sellers more than investors. Here are some of the essential ingredients to building a healthy corpus for your child's education.

Budget for high inflation
In India, the demand for quality education far outpaces the supply of seats offered by top-tier institutions. This mismatch, and the government's

efforts to make public education institutions more self-sustaining, has resulted in the cost of higher education galloping at a higher pace than the general inflation rate. Official data tells us that the CPI index for education increased at about 6% annually in the last eight years, but fees at the sought-after colleges have risen much faster.

In the IITs, for example, the total cost of a four-year B-Tech course adds up to ₹8-10 lakh today, a fourfold increase from about ₹2 lakh in 2012. The course fee at the top three IIMs is about ₹21-22 lakh against ₹13-15 lakh in 2012.

The cost of putting your child through private colleges is significantly higher. BITS Pilani levies ₹20-24 lakh for a four-year B Tech degree. The cost of a BA (Hons), BSc (Hons) at the Ashoka University is close to ₹28 lakh.

So, while the current cost of a graduate plus post-graduate

degree at premier institutions is about ₹30-40 lakh, you need to budget for inflation in these costs over the next 10-20 years to decide on your target corpus.

Many online calculators help you figure out this target corpus. While using them, be sure to use inflation assumptions of 8-10%, rather than the default numbers of 5-6% to get to a realistic figure. For instance, at 8% inflation, ₹30 lakh in today's prices will be about ₹95 lakh in 15 years' time.

Don't shun equities

Many folks investing for their child's education like to stick with safe debt options such as traditional insurance plans or post office schemes for this goal because they offer capital safety. But safety is usually accompanied by modest returns, so doing this can result in your child's education corpus falling well short of target with inflation over time. Traditional

'child' insurance plans offer just 5-6% annual returns. Returns from post office schemes such as the NSC/PPF and Sukanya Samriddhi Yojana are healthier at 7.9% and 8.4% respectively. But even these may barely match inflation in education costs. This makes a sizeable equity component essential to get to your child's education goal.

The higher return potential of equities also reduce the amount of savings you will need to set aside towards your child's education. At an 8% return, to get to ₹95 lakh in 15 years' time in the above example, you will need to invest roughly ₹27,500 a month. But at a 11% return, the monthly investment reduces to about ₹21,000.

But equities need a long runway to deliver decent returns and can wreak havoc with your capital for horizons less than 5-7 years. So, to ensure that equity bets pay off, you need to

make an early start on your child's education investments, ideally starting when he/she is 3-5 years old.

Have a dollar component

If you have your heart set on a foreign college degree for your child in the western world, you can budget for lower inflation in college fees, at 3-4% a year. But one factor that can throw your plans off kilter is the rupee depreciating against foreign currencies. The rupee has typically depreciated by 3-4% annually against the dollar in the last decade. Investing a portion of your child's education portfolio (say 10-15%) in mutual funds that invest in U.S.-listed stocks can help you gain from the rupee depreciation and hedge this risk.

Look beyond 'child' plans

Financial product sellers in India are well aware that children's education is an emotion-

A combination of post office schemes, SIPs in two to three multi-cap equity funds and a generous term insurance cover for breadwinners, are the essential ingredients to make the dreams for your child come true

al issue for parents. They promote a wide range of 'special child plans' that are long on slick packaging and short on benefits. So, before investing in a 'child plan,' the first question to ask is if a plain-vanilla product will not do better for your child's education.

Here are some specific red flags to avoid. Child endowment and money-back plans from insurers with a return guarantee offer very low returns to make up for the safety. They are avoidable as they may fail to keep up with inflation. Many of these plans, strangely enough, bundle in a life cover for your child. What you need, instead, is an adequate term insurance cover for yourself and other breadwinners in your family, so that your child's education needs are met even if you aren't around.

Mutual funds schemes that are specially designated as 'child plans' often carry five-year lock-ins and exit loads which prevent you from switching out in the event of the fund lagging its peers. Plain, aggressive hybrid funds or multi-cap equity funds make for a far better choice, offering the same return potential with greater flexibility. Overall, combination of post office schemes such as NSC/PPF and SIPs in two to three multi-cap equity funds and a generous term insurance cover for the breadwinners , are the essential ingredients to make the dreams for your child come true.

Some ideas to make your MF investments tax-efficient

By following a few simple steps to reduce the tax impact, investors can gain more out of mutual fund investments

JOYDEEP SEN

In our article dated February 10, 2020 (<https://www.thehindu.com/business/Economy/budget-aftermath-reap-the-dividends-dont-fret/article30772265.ece>) we discussed that the growth option of mutual fund (MF) schemes is more tax efficient than the dividend option, more so after the Union Budget presented on February 1. Let's discuss this in detail.

There are two types of funds from the tax perspective – equity and debt. Hybrid funds are classified either as equity or debt in this respect. If a fund has more than 65% in equities, it is classified as an equity fund and more than 65% in debt makes it a debt fund for tax purposes.

Let's start with equity funds. In equity funds, growth option becomes long term from the tax perspective after a holding period of one year. The taxation rule says, on your gains from the growth option, you pay tax at 10% plus surcharge and cess as applicable on gains of more than ₹1 lakh per finan-

cial year. In other words, up to ₹1 lakh of long-term capital gains per year is free from tax; beyond that you pay 10% plus surcharge and cess on your gains.

Tax efficiency

There is a method of generating further tax efficiency within this rule. Even if you do not want to move out from an equity stock/equity MF, and if the price/NAV has moved up since your purchase, you can sell (i.e. book the gains) and repurchase the same share/MF Scheme.

How does it help? It helps by creating a higher acquisition cost for tax purposes when you finally exit the stock/scheme. For taxation of equity, January 31, 2018 is known as the 'grandfathering date' i.e. prices/NAVs prior to this date is to be ignored and this becomes the cost of acquisition for all future dates. Let's say the price/NAV as on January 31, 2018 was ₹100 and you would eventually sell it after seven years when the price would be say ₹170. At that point of time, you would pay

tax on ₹170 minus ₹100 = ₹70, provided the gain is more than ₹1 lakh in that financial year and tax laws remain same as on today. Currently, two years have passed from January 31, 2018 and price/NAV has moved up to ₹120 as on February 2020.

Today, if you sell the share / MF scheme at ₹120 and purchase it again, as long as the gains e.g. ₹120 minus ₹100 = ₹20 is within ₹1 lakh, it is tax free for you. How it helps you

is, through this transaction, your cost of acquisition moves from ₹100 to ₹120, which will be relevant when you eventually sell it after another five years at ₹170. At that point of time, your gains will be ₹170 minus ₹120 = ₹50 instead of ₹70 minus ₹100 = ₹70.

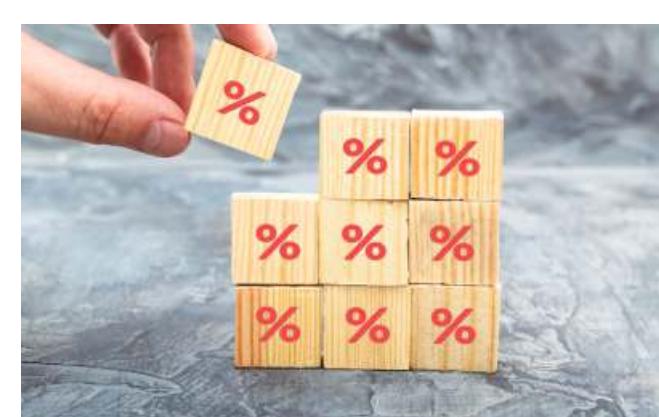
To give another perspective to the same idea, let's say you invested ₹10 lakh in equity MFs at an earlier date (more than one year ago) and the portfolio

value as of today is say ₹10,99,000. You can redeem the entire portfolio as the gains are within ₹1 lakh in the financial year.

Higher acquisition cost

Since equity investments are long term, you invest again in the same funds and create a higher acquisition cost. If the market value of the portfolio today is say ₹11,50,000, then for executing this strategy, you have to sell as much as your gains are within ₹1 lakh in the financial year, to avoid paying tax. In the dividend option of MF Schemes, as and when the Union Budget proposals are passed and becomes applicable from April 1, 2020, you have to pay tax on dividends at your marginal slab rate, which for most investors is 30% plus surcharge and cess. In the growth option, as long as you hold it for one year and it becomes long term for tax purposes, you either pay tax at 10% or if the gains are less than ₹1 lakh, it becomes free of tax.

Now, let's discuss the final



Rich picking: Growth option of mutual fund schemes are more tax efficient than the dividend option ■ GETTY IMAGES/ISTOCK

piece on taxation of your equity MF investments. The illustrations above assume that you invested in the fund lump sum i.e. on a particular date and exited lump sum on a particular date. In reality, you may invest in a fund over multiple dates e.g. through a Systematic Investment Plan (SIP) and may withdraw over multiple dates e.g. through a Systematic Withdrawal Plan (SWP). In such a scenario, to match against the exit, the NAV of your earliest investment in the fund will be taken.

The jargon for this is First-In-First-Out (FIFO). As an example, if you did a SIP in a fund from January 1, 2018 to January 1, 2019 and exit today, the acquisition NAV as on January 1, 2018 will be relevant for tax purposes i.e. today's NAV minus that on January 1, 2018 is your gain. If you do an SWP from January 1, 2020 onwards, the first i.e. earliest investment will be considered for taxation, for every exit.

(The author is founder, wi-seinvestor.in)

LOOSE CHANGE

RAVIKANTH



"Who is winning today? The bulls, the bears or the viruses?"

PERSONAL LOAN - RATES AND CHARGES

| Name of Lender | Interest rate (%) | EMI (Rs) Loan amount 5 lakh Tenure - 5 years | EMI (Rs) Loan amount 1 lakh Tenure - 5 years | Processing fee (% of loan amount) |
|-----------------------|-------------------|---|---|--------------------------------------|
| State Bank of India | 10.45-14.85 | 10,735-11,856 | 2,147-2,371 | Upto 1.5% |
| Citi Bank | 10.5-18.99 | 10,747-12,968 | 2,149-2,594 | Upto 3% |
| HDFC Bank | 10.75- 21.3 | 10,809-13,611 | 2,162-2,722 | Upto 2.5% |
| Indian Bank | 10.35-14.8 | 10,710-11,843 | 2,142-2,369 | Upto 0.512% |
| Punjab & Sind Bank | 12.25 | 11,185 | 2,237 | 1% |
| Bank of Baroda | 11.25-16.25 | 10,934-12,266 | 2,187-2,445 | Upto Rs 10,000 |
| Axis Bank | 12-24 | 11,122-14,384 | 2,224-2,877 | Upto 2% |
| ICICI Bank | 11.25-22 | 10,934-13,809 | 2,187-2,762 | Upto 2.25% |
| Union Bank of India | 10.1-14.2 | 10,648-11,686 | 2,130-2,337 | Upto 0.5% |
| Canara Bank | 11.35-15.05 | 10,959-11,908 | 2,192-2,382 | Upto 0.5% |
| Punjab National Bank | 10.75-14.5 | 10,809-11,764 | 2,162-2,353 | Upto 1.8% |
| UCO Bank | 10.95-11.35 | 10,859-10,959 | 2,172-2,192 | Upto 1% |
| South Indian Bank | 11.15-14.25 | 10,909-11,699 | 2,182-2,340 | 2% |
| Central Bank of India | 9.5-11.05 | 10,501-10,884 | 2,100-2,177 | Rs 500 |
| IDBI Bank | 12-14 | 11,122-11,634 | 2,224-2,327 | 1% |

Rates as on March 5

Source: Paisabazaar.com

NEW CAR LOAN-RATES AND CHARGES

EDUCATION PLUS

GET THE EDGE

SCHOLARSHIPS

GIIS Singapore Global Citizen Scholarship

The Global Indian International School, Singapore, is offering this scholarship for Class X passed Indian students who have studied English as their first language.

ELIGIBILITY: Class X passed Indian students, who have scored A grade (CBSE students) or 80% or above, in all subjects (ICSE students) in all exams in Class IX and X.

PRIZES AND REWARDS: Selected students will get a scholarship of SGD 90,000 per student which includes tuition fees, boarding, lodging, and travel expenses for two years.

DEADLINE: March 10

APPLICATION: Online
www.b4s.in/edge/GSG2

LLC Master's Scholarships

The University of Edinburgh, the U.K., launched this scholarship for outstanding students beginning their master's studies in the 2020-2021 academic year at the university.

ELIGIBILITY: Graduate Indian students who have applied for admission to any eligible on-campus Master's programme of study within the School of Literatures, Languages and Cultures.

PRIZES AND REWARDS: Four selected students will receive the benefit of tuition fees for a maximum of one year at the Home/EU rate.

DEADLINE: May 01

APPLICATION: Online
www.b4s.in/edge/LMS4

Terry Hennessey Microbiology Fellowship

British Society for Antimicrobial Chemotherapy has launched this scholarship for young investigators working in the field of infectious diseases. This fellowship aims to support the investigators for better research work through financial benefits.

ELIGIBILITY: Young investigators from India working in the field of infectious diseases, and under the age of 35 years.

PRIZES AND REWARDS: Selected students will get £1,500 as travel grant to present a paper/poster at the annual ASM Microbe Meeting in the U.S.

DEADLINE: April 10

APPLICATION: Online
www.b4s.in/edge/THM1

Courtesy: buddy4study.com

With many branches of engineering stemming either directly or indirectly from chemistry, AICTE's move to remove the subject as a core requirement for admission sends a confusing message

■ P.V. NAVANEETHAKRISHNAN

All India Council for Technical Education (AICTE) has not mandated chemistry as a subject of study in higher secondary course (HSC) for pursuing undergraduate engineering/technology programmes in the country. As per AICTE's 'Approval Process Handbook 2020 - 21', the candidates are required to have studied mathematics and physics only, compulsorily and, as an optional subject, any one of chemistry, biotechnology, biology, computer science, IT, information practices, agriculture, engineering graphics, business studies and technical vocational subject.

It is true that more importance is given to physics in engineering, and to chemistry in medicine. For instance, in breaking the tie between candidates that arises in ranking for counselling, priority is given to marks in physics for engineering, and to marks in chemistry for medicine.

Relevance

However, chemistry is not irrelevant to engineering. Undermining chemistry's importance in engineering is not of recent origin. Fifteen years ago, chemistry was made a one-semester subject for BE/BTech programmes, offered only in the first semester of the first year. Consequently, in many self-financing colleges in Tamil Nadu, chemistry departments were operated only in the odd semesters and were closed down, retrenching the services of the staff, in the even semesters. For this reason and for the reason of its own importance, subsequently, chemistry was restored for the first two

semesters.

If the concept that chemistry is not required for engineering gains acceptance, then chemistry need not be taught in engineering colleges; the department can be closed. The states where entrance exams are conducted for engineering admission cannot examine candidates in chemistry, since all the candidates would not have studied chemistry. National level exams such as JEE(Main) and JEE(Advanced), meant for admission in IITs, NITs, IIITs and other willing institutions may have to change their pattern of question papers. In Tamil Nadu, the rank list prepared for counselling for admission in engineering can use only the marks in two subjects, namely, mathematics and physics. This will result in more candidates being 'tied' (with the same total rank-

ing marks). Any suggestions to also consider the marks in the optional subject may be resented because of the differences in their difficulty and content levels.

Most of the engineering subjects are based on physical sciences which comprises both physics and chemistry. These two subjects are complementary, with many overlapping concepts, such as entropy, enthalpy and so on.

Core influence

While many branches of engineering directly stem up from chemistry, many others belonging to the core areas like civil and mechanical engineering depend on it in a diffused way. Concrete/mortar admixtures and additives, corrosion prevention, hydrophobics, tunnelling/mining, resins, sealing/bonding, emulsion and water proofing are some areas in civil

engineering which borrow heavily from chemistry. Refrigerants, lubricants, metal extraction and processes, aviation fuels, exhaust products and polymer composites are examples in mechanical engineering and its constituent areas such as aeronautical engineering and naval architecture. Design and manufacture of electronic components such as transistors, resistors, capacitors, batteries, oscilloscopes, high precision sensors, lasers, polymer insulation and areas of wafer engineering, VLSI and physical electronics are samples from electrical/ electronics engineering.

According to R. Padhyala, a senior scientist, "Chemistry is very important... because it is based on the most fundamental law of nature – the law of stoichiometry."

For these reasons, among the freshers in engineering colleges, those who have not studied chemistry as a subject in higher secondary course may lag behind those who have studied it. This may only further reduce the charm of engineering which is already in the decline. It may be noted that the basic subject of Nobel laureate Venkataraman Ramakrishnan who hails from Tamil Nadu, was Chemistry. Following

AICTE, the Medical Council of India may delete physics and make only biology and chemistry as compulsory subjects in HSC as a qualifying condition for MBBS programme.

This move by AICTE could be reconsidered. Chemistry is everywhere in our everyday life – in foods we eat, air we breath, the way we cleanse our dirt, preserve our stuff, protect the environs and even experience emotions of love, hate, compassion and desire. Engineering/technology being a study concerned with betterment of living conditions of humans cannot, therefore, be learnt properly without the basic study of chemistry as a prerequisite.

The writer is former professor and director Entrance Exams and Admission, Anna University, Chennai.

world of Instagram selfies and Snapchat stories, today's youth is struggling with what they want to do and what the world expects them to do. The realisation made me sign up for the life coach diploma. In fact, it was my love of observing people and understanding them that helped me sketch characters."

Change is constant
She graduated from IIT Madras in 2005 and a lot has changed on the campus since then. However, Ghosh has embraced these changes positively. "As I belonged to the earlier generation, I have enjoyed the greenery, the trek outside the campus to eat something different, or catch up with old friends in Gurunath. We never thought this would change; it was our constant. The other day, while launching the book, I was grateful for Café Coffee Day, the swanky classrooms; I interacted with students and realised that this was their normal. This growth is required for the kind of society we have today. Ten years later, someone will be nostalgic about the changes that stump us today," she says, signing off.



Students can avail themselves of scholarships domestically through Vidyaarthi, a single entry point through the scholarship or grant route.

with banks to ensure a smooth, hassle-free process of loan procurement and our vision that no student should miss out on higher education due to lack of funds," says Rai.

Students can register themselves in the individual portals, using their unique credentials to get started. Those interested can log on to www.vidyaarthi.co.in for more details.

POSTCARD FROM... SHEFFIELD

Truly global

The course structure, among many reasons, is what attracted Unnetri to this university

I completed my under graduation in Sociology from St. Xavier's College, Kolkata, and a post graduation in it from Utkal University, Bhubaneswar. During these years, I developed an interest in Human Resources and further research made me want to pursue a degree in Human Resources. That led to me pursuing a degree in Human Resource Management (with CIPD pathway).

I applied to a number of prestigious institutions in the U.K. and Europe in 2018 and eventually finalised University of Sheffield because of its academic excellence, global reputation and course structure.

The Management School is Triple Crown accredited by AMBA (Association of MBAs), AACSB (Associate to Advance Collegiate Schools of Business), and EQUIS (EFMD Quality Improvement System). My course grants me exemptions towards the CIPD Level 7 Diploma in Human Resource Management.

Apart from Human Resources, the course offers modules such as Accounting and Strategic Management to transform students into well-rounded professionals.



I was anxious about the teaching methods used in the U.K., but I was relieved by the amount of guidance the university offered through their skill centres.

Diversity

I have also received an International Postgraduate Student Scholarship from the University – a 10% reduction on my tuition fees. This course is intense but I still work as a Postgraduate Student Ambassador. Working and simultaneously managing my studies helps me enhance my time management skills.

Here, I feel like I truly belong to a global community. I have met many students from diverse parts of the world. Interacting with peers from different cultures greatly enhances my knowledge about the world.

The experiences and knowledge that I am gaining here will remain with me throughout my life and will play a significant role in my professional achievements.

The writer is pursuing MSc Human Resource Management (with CIPD pathway) from Sheffield University Management School, University of Sheffield, the U.K.

IN CONVERSATION

Striking a balance

Hostel life, burning the midnight oil, forging friendships that would last a lifetime and more... Rituparna Ghosh's book is inspired from her experiences at IIT-M

■ DEEKSHA TERI

Going back to your college days and wanting to relive them is an emotion that many graduates can relate to. While some relive them by talking about them or sharing stories around tables, Rituparna Ghosh, an IIT Madras alumnus, decided to write a book based on

her experiences.

The book, which was launched recently, deals with the emotional journey a student goes through while making the tough choices between career and relationships in their college days. The book has been published by Readomania.

A transformational life coach



this feeling, the expectation that anything could happen," recalls Ghosh.

Campus life

Ghosh, who had lived the hostel life before, felt that IIT was an extended fun trip with friends. "Despite the fact that there were assignments that kept us awake

by profession, this is Ghosh's first novel. "I spent most of my childhood being lost in the world of books. They were my dream world, an alternate reality that I sought to escape the perils of coordinate geometry, vectors, periodic tables. As a young adult, I sought out romance because I loved the 'high' being in love gave me. I still remember having entered into IIT with

late, surprise tests at drop of the hat and the mandatory attendance, it all seemed easy with so much happening around us. Nothing could beat the lively atmosphere in IIT, where we were encouraged to follow our dreams and passion."

While she does not define this book as an autobiography, she does admit that a lot of it is inspired by her campus experiences.

"Love, like everything else in IIT, is a serious business. You are out in the world for the first time as adults/ almost adults and forced to be independent, but IIT gives you that confidence to reach out for the impossible. You learn to find the middle ground, respect your choices and strive for balance," she adds.

Quitting the rat race

Ghosh spent almost 10 years in research and analytics, hoping that the elusive job satisfaction would follow on the heels of the next organisation or promotion. It was only when she was forced to quit the rat race, due to personal problems, that she realised she was losing her true calling. "In this

NSDL- e governance.

Skill development

They have also developed Vidya Kaushal, a first-of-its-kind portal, which enables deserving and needy students to apply for financial assistance to pursue skill development training courses, under National Skill Development Corporation (NSDC). "It is an aggregator which brings together all the stakeholders in skill education, like students, training centres, and financing agencies to identify quality leads for financers and financing options for students. It also provides skill course counselling," adds Rai. Students are required to fill a form to register themselves for availing access to these courses.

Monitoring system

Apart from loan procurement, sufficient efforts have been directed towards creating a comprehensive monitoring system for education loans in the country. Vidya Lakshmi is the product of this initiative. "It was developed as a mechanism for students to track their application status and communicate online



SPECIAL ARRANGEMENT

FUNDING

Grants that make a difference

From education loans to scholarships and more, NSDL e-Governance is going all out to address the monetary concerns of students

■ NIDHARSHANA RAJU

As a step towards bridging the funding gap that exists for the students of India, NSDL e-governance Infrastructure Limited, has entered the field of education technology infrastructure with three service verticals, Vidyaarthi, Vidya Kaushal and Vidya Lakshmi.

Although the primary focus is on the financial spectrum of the education sector, each vertical adheres to providing different

services. Students can avail of scholarships of domestically through Vidyaarthi, a single entry point through the scholarship or grant route. It acts as a catalyst between companies looking to contribute to the education space with their Corporate Social Responsibility (CSR) funds and students.

"Corporates can choose to

create their own schemes and criteria to give scholarships to the deserving students. However, the schemes are designed and moderated by Tata Institute of Social Sciences (TISS), our partner for this project. So far, 23 corporates have associated with Vidyaarthi to design and provide scholarship schemes to students," says Gagan Rai, MD, and CEO of

with banks to ensure a smooth, hassle-free process of loan procurement and our vision that no student should miss out on higher education due to lack of funds," says Rai.

Students can register themselves in the individual portals, using their unique credentials to get started. Those interested can log on to www.vidyaarthi.co.in for more details.



NAME: Unnetri Roy
COLLEGE: Sheffield University Management School, University of Sheffield, the U.K.
COURSE: MSc Human Resource Management

Family ties



KNOW YOUR ENGLISH

S. UPENDRAN

What is the meaning and origin of 'to eat humble pie'? (Vijay Bhat, Bhopal)

This expression is frequently heard in informal contexts. When someone is made 'to eat humble pie', he/she is forced to admit that he/she is in the wrong about something; he/she accepts defeat. The expression suggests that the person has been embarrassed or humiliated. It has more or less the same meaning as 'to eat one's words' and 'to eat crow'.

If Vinod's project fails, his colleagues will take great delight in making him eat humble pie for several months.

After losing in the very first round, I had to eat humble pie.

The word 'humble' in this context does not refer to 'humility'. It comes from the Old English 'umbles', and the word was mostly used to refer to the inner organs – liver, heart, kidneys, and so on – of an animal. Rich people seldom ate the flesh from these parts; it was the servants in the household that usually consumed them. They used the minced meat not eaten by their master to make an 'umble pie'. So, when you ate 'umble pie', you were being like the 'humble' servant. With the passage of time, 'umble' was replaced by 'humble'.

How is the word 'nepotism' pronounced? (S Devika, Nellore)

The first syllable rhymes with the words 'hep', 'pep' and 'rep', and the following vowel sounds like the 'a' in 'china'. The 's' is pronounced like the 'z' in 'zoo', 'zip' and 'zero'. The word, which comes from the Latin 'nepos', meaning 'nephew', is pronounced 'NE-pe-tiz-em' with the stress on the first syllable. It is mostly used in everyday contexts to show disapproval. Nepotism is favouritism based on kinship; a person uses his position of power to promote or help the members of his own family. Many of our politicians do this all the time.

Like most politicians, the Chief Minister was guilty of nepotism.

How did I get a job in this wonderful company? Nepotism, of course!

Is it okay to say, 'If you will come first in class...?' (K Janaki, Erode)

No, it is not. We do not usually use 'will' in conditional clauses – i.e., clauses beginning with words like 'if', 'when', and so on. In such cases, we normally use the simple present tense. For example, "If you come first in class, I'll buy you a bicycle." What this suggests is that a certain condition has to be fulfilled for the person to get a bicycle in the future – the condition being, coming first in class. Here are a few more examples.

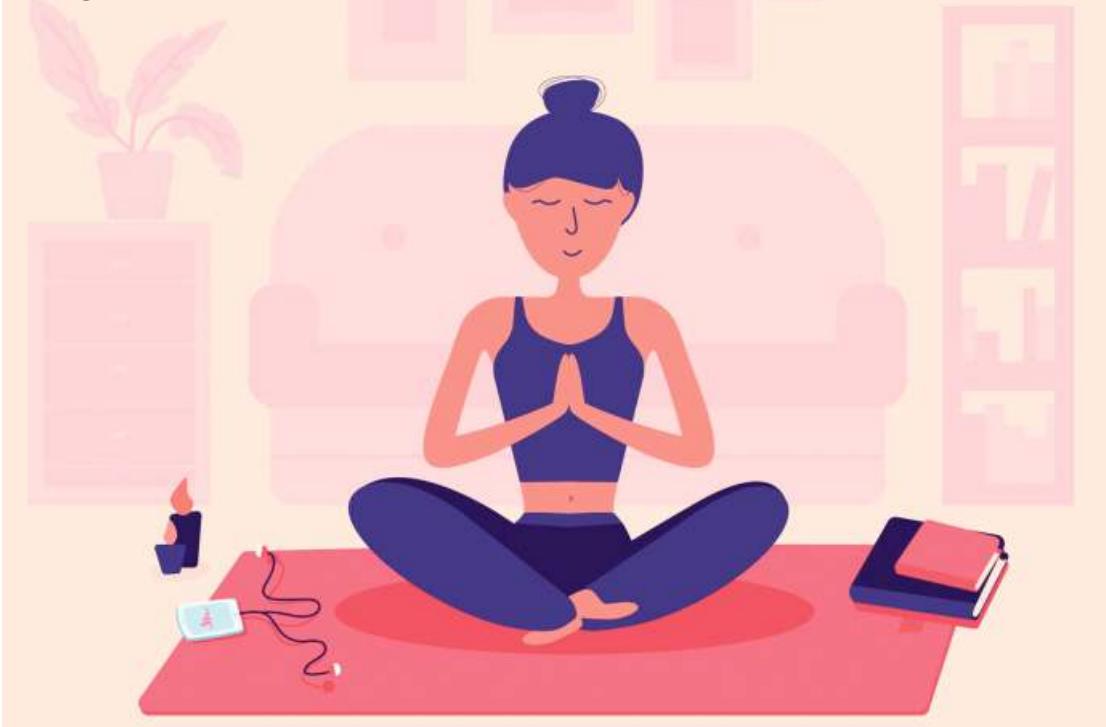
If you lose some weight, you'll be able to run faster.

If you behave, I'll let you play with your friends.

Nepotism: We promote family values here almost as often as we promote family members. Larry Kersten

The writer teaches at the English and Foreign Languages University, Hyderabad. upendrankye@gmail.com

Get back on your game



FREEPIK

There are several ways to make sure you survive the exam days. Better planning and staying calm are a few tips to start with



EQ... ENGAGE

KRITHVI SHYAM

Sitting in the exam hall, your moment of truth is here. All those hours spent cramming are finally going to pay off. You read through the questions, and so far so good... but wait; what's this question? You vaguely remember reading about the topic but have forgotten the details. Oh well, it's only one mark, you can come back to it later. You continue reading, and here is one more question you can't recall the

answer to. And one from a section you skipped studying because you didn't think it would be given importance – but here it is, making a grand appearance and worth a whopping four marks. Super! Why is nobody around you freaking out? Are you the only one who is stumped? Is this exam going to destroy your future?

In the thick of exam season, anxiety is a common phenomenon. The tense atmosphere of the exam hall, coupled with the pressure (both from others as well as from yourself) to do well, can build up and be set off by the smallest speed-bump – a forgotten answer, or a pen that stopped working halfway. Anxiety can throw you off your

game, no matter how well you have prepared.

Here are some suggestions on how to better manage anxiety in an exam setting:

- **Tackle the unknown:** If you don't plan to cover the entire syllabus, or are not confident of recalling some sections, prepare a strategy for dealing with such questions if you encounter them. For instance, you may decide to prioritise time for questions you know the answers to; and for the ones you don't, you could skip them initially but schedule a 15 minute window towards the end to revisit them and see if you have any flashes of

brilliance.

• **Know thyself:** It's always good to put a plan to test. Take practice exams and mimic the exam hall setup as close as possible (formal seating, no distractions or access to textbooks). When finished, review your answers of course, but also think about your actions. Did your answering strategy give you confidence or make you nervous? Did you stick with it throughout or abandon it halfway to try something new? Did the new plan work? Where did you find yourself getting stuck and losing the most time? Did you blank out or day dream, and if so, in which part of the exam? Have you been monitoring time properly? Analysing your own test-taking habits will help you better prepare for dealing with the real thing.

• **Stay focused on yourself:** Outside the hall, avoid friends who want to do last minute studying with you, if you know that's going to make you nervous. During the exam, don't be tempted to see what the rest of the world is doing. It has no bearing on your own performance. This time is about you, not about others, so focus on yourself.

• **Breathe:** If you find your paper to be particularly difficult, pause to take deep breaths before you tackle the hard parts. It will take you less than a minute to do, and will help clear your head.

• **Forget about the future, focus on the "now":** While writing the exam, if you find yourself starting to worry, recognise this and pause your train of thought. Avoid thinking about the lofty goals you have set for your future – you will have plenty of time to mull over these when the results are out. In the hall, fix your mind on only one target: getting through the next few hours and leaving the room. The rest can wait.

The writer is a psychologist and management consultant.
krithvis@gmail.com

BON APP-ETIT

■ ARATHI MINI

Most experts believe it takes at least two months for a practice to become a habit. Many of us end every Sunday thinking we will start eating healthy or exercising from Monday to lead a stress-free life. Then comes the beginning of the week and it is back to square one. However, if we manage to follow through, nothing can be better than leading a healthy life. Here are two apps to see you through.



Lifesum

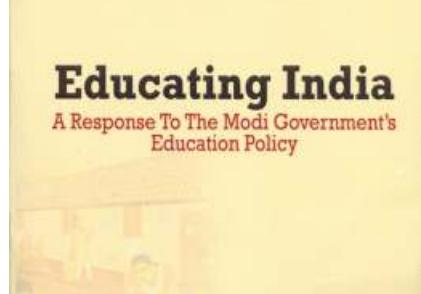
Sometimes training in your college or working out in a gym might not be helping you to reduce fat in your body. This could be because after the workout you might be, without realising, eating more junk than nutritious food. Lifesum could help you here by keeping track of your daily calorie intake, informing you about which nutrition is missing from your diet and providing you with healthy and delicious recipes. The app has food planners for diet plans such as paleo, sugar-free or keto. <http://bit.ly/2TernBdJ>



Meditopia

Just 15 minutes of meditation a day can help us reduce stress, control anxiety, improve attention span, etc. Meditopia comes with more than 200 meditation sessions that are available in English and Spanish. Apart from regular meditation sessions, it also focuses on specialised programmes such as body awareness, gratitude, self-confidence, compassion, and so on. You can listen to music mixed with nature sounds, use a timer to meditate and even download sessions and concentrate on them later. <http://bit.ly/3afmZrR>

ON THE SHELF



Educating India: A Response to the Modi Government's Education Policy

PRICE: ₹500

PUBLISHER: Media House

As the title suggests, the book is a detailed critique of the National Education Policy 2019. It is an endeavour that the editors set forth on as a response to the Draft National Education Policy 2019, bringing together reflections and critiques from various educationalists, experts and specifically representatives from Christian, Muslim, and other minority communities. The contributors include professor Atul Sood who teaches at the Centre for the Study of Regional Development, Jawaharlal Nehru University; John Dayal, a vocal advocate of human rights and religious freedom; Dr. Rushda Siddiqui, member of the National Federation of Indian Women; Dr. Michael Williams, Dean of Mount Carmel Institutions, besides several others. This book is seen as an important exercise in understanding what is perceived as the government's ideological interventions in education. Besides, the critique also questions the financial soundness of the policy, and the push for privatisation.

Career Bootcamp

Coding Blocks has recently announced the income sharing model programme, Career Bootcamp, in its flagship center in Pitampura, New Delhi. This is their new ISA model in which students can study without paying any upfront fee, get trained and placed, and pay the fee through their monthly salaries. It is a six-month-long programme which trains students extensively in data structures, algorithms, advanced programming concepts and web development. This is a placement guarantee programme i.e. no payment has to be made if the student does not get a placement. For more details, visit <https://codingblocks.com/>

EAR SHOT

ASHOK RAJAGOPALAN



Physics training and talent search

■ R. SUJATHA

The sixth annual national-level training camp of Physics Training and Talent Search (PTTS) will be held at the Manipal Institute of Technology (MIT), Udupi. The camp, open to highly motivated undergraduate and postgraduate students, will be held from May 25 to June 15.

The training programme comprises two levels: Level I for BSc/Int. M.Sc. Second-year students and level II is from MSc. I year/Int. MSc. IV year students. Students of II year B.Tech can also apply for level-I.

Selected students will get free boarding and lodging at MIT. They will also get a round trip AC-II class train fare to Manipal. Students who successfully complete the programme will receive certificates and resource materials. The deadline for applying is March 21, said M.Sivakumar, professor at the University of Hyderabad and the chief coordinator for the programme.

This programme is fully funded by Infosys Science Foundation. Log in to <https://www.ptts.org.in> for application process and further details.

Symposium on print technology

The Society of Printing Engineers (S.P.E.), a forum where students and staff of the Department of Printing Technology at Anna University come together, organises an annual national-level technical symposium – 'Imprint'. Printing institutions from across India actively participate in the symposium. The theme of Imprint 2020 is 'Redesigning the future of print'. The event will be held from March 10 to 12 at TAG auditorium, College of Engineering, Guindy, Chennai.

Prof. M. Surappa, Vice Chancellor, Anna University, will preside over the event. The chief guest is L. V. Navaneeth, CEO, The Hindu, and the keynote address will be delivered by S. Dayakar Reddy, President, Indian Printing, Packaging and Allied Machinery Manufacturers' Association (IPAMA). The symposium offers a number of interesting events for participants including 'Adzap', 'Jargon jostle', 'Print identification', paper presentations, and more.

ADMISSIONS

Admissions open

KIIT Group of Colleges invites applications for admission to various courses. The courses offered are B.Tech. (CSE ECE, EEE, and many more), M.Tech (ECE and CSE), MBA, BBA and BCA. Scholarships will be given to meritorious students and to the students under reserved categories as per notified by Haryana State Technical Education Society.

ELIGIBILITY: Candidates must have appeared/passed

10+2 examination for bachelors degree, and appeared/passed graduation for masters degree programmes.

DEADLINE: June 30

APPLICATION: Offline

www.kiit.in

MSc Digital Health Systems

The University of Strathclyde, Glasgow is inviting applications for MSc Digital Health Systems course starting in September. This one-year Master's degree is a conversion pathway for graduates looking to move into the health and care

sector, and for existing health and social care practitioners looking to up-skill in digital innovation. The course is accredited by Chartered Institute of Library and Information Professionals (CILIP).

ELIGIBILITY: Minimum second-class honours degree, or international equivalent in any subject. English language minimum score of IELTS 6.0.

APPLICATION: Online <https://www.strath.ac.uk/courses/postgraduate-taught/digitalhealthsystems/#whythiscourse>

Kids on board

Aakanksha Bhargava, CEO of Gurugram-based PM Relocations, who has travelled to six countries with her 18-month-old daughter, advises planning flights around a child's sleep schedule. "I try to make sure she sleeps while travelling, so she is less cranky."

She also suggests sticking to a daily routine of bath and feeding. For former VJ Maria Goretti, it is all about getting her teenaged children to connect with nature. "Maldives is our happy place, and my wishlist includes Machu Picchu, the Everest base camp and Ladakh. I usually want to see everything on a trip and do a lot of research. But when I am travelling with my kids, I prefer it to be a free-flowing holiday. I just let them be and hope they observe and learn," she says.

**First-time travellers**

"Today, as family systems become nuclear, such travel takes the mother and child out of their routine environment," says city-based Samanta Dandapani, facilitator-in-training at Parenting Matters, a Chennai-based resource centre for parents. "Children get to see aspects of their mum's personalities that they may not see otherwise." Though mothers are instinctive by nature, travelling for the first time with young children can be nerve-racking. "You can never plan for everything," Dandapani adds. "If your child is having a meltdown, don't shush him or her. Be empathetic, talk to them and reassure them."



The travelling MUM'S diary

From scouting for cheap flights to hunting down kid-friendly hotels, learn a trick or two from these mothers who travel with their children in tow

MALAVIKA BALASUBRAMANIAN AND SOFIA JULIET R

When Aarti Boaz realised her two teenage boys had a 10-day break from school last summer, she immediately started browsing travel portals. Soon the Chennai-based educationist had booked a flight to Madagascar, courtesy a "very good deal" on a full-fare airline. "We had a window of 12 hours to plan, pack and catch the flight," recalls Boaz, who booked hotels on the go while reading up on the East African island nation. "We went in blind, knowing little to nothing about the country," she says, adding, "Madagascar turned out to be lovely."

Family vacations usually involve



All aboard (Clockwise from top) Goretti kayaking with her daughter in Phuket, Raisinghani in Barcelona, Boaz at the island of Murano in Venice, and Rajan's son in Bhutan

“

I like remote places with little to no communication. We've been deep-sea diving in the Maldives last year where we had huge sharks swim beneath us, and in Kerala, we heard the sawing call of a leopard. [Vacations like that] rejuvenate your body, mind and soul

— MARIA GORETTI, former VJ and cookbook author, who has travelled with her children to Masinagudi, Israel, the Andamans, among other destinations



months-long planning, juggling work and school schedules, and activities for everyone. But Boaz is among a new crop of mothers who don't put their travelling plans on hold until their children are older and craft child-friendly travel itineraries instead.

Pune-based Deenah Raisinghani has been to more than eight countries with her four-year-old, starting when the child was 16 months old. "Having a baby or a husband/partner with a busy work schedule [hers is in the Army] should not stop you from travelling," says the blogger. A sentinel Boaz agrees with. "Being a single parent, I didn't want to put off my interests. Instead, I included my children in them. I look at these trips as education for my sons and empowerment for me."

Learnings on the go

For many of these mums, travel is not just about sightseeing, but a chance to expose their children to both cultural and culinary diversity. "During our visit to Barcelona last year, I tried to get my daughter to sample freshly-caught octopus at a local food market. She refused at first, because of its texture, but after a little persuasion, she took a bite and loved the taste," says Raisinghani.

For others, holidays are also a means to explore a common passion. Actor Mekha Rajan's trips are aligned with her 11-year-old son's interests. Arya's passion for cycling has had them heading to Bhutan for an expedition on wheels in 2018, and last June, his love for Lego found them in Legoland Billund, the original Legoland park in Denmark. "Though we travel together, the trips are also about creating our own spaces. I let him interact with fellow travellers, especially children, and give him his own space," says Chennai-based Rajan, who has travelled to 15 countries with him. She credits these experiences for giving Arya the confidence to fly solo within India.

"He knows how to read the gate, when to board, and how to plan ahead. He is not intimidated by anyone and talks to people from other countries about the things he likes, such as cars and bikes," she says.

Cheat sheet

Of course, solo parent trips take a great deal of planning. Boaz is constantly on the lookout for cheap flight deals on full-fare airlines because "budget airlines can con you". Finding child-friendly accommodation is equally important. "If there is a long layover, I split the journey into two and stay at the transit destination for a couple of days, to get my daughter comfortable," says Raisinghani. "If you're travelling with a toddler, a bed-and-breakfast with a communal kitchen works well."

For hotels, the mums recommend staying in the heart of the city since it is safer to wander at night, and also cuts down on travel costs. Opt for shuttle services wherever available, and look up access to transport options at odd hours, especially to the airport, suggests Boaz, who found Flixbus in Europe — which runs point-to-point services between 2,000 destinations across 28 countries.

Facing the unexpected

Sometimes, even the most planned trips can have unexpected glitches. Boaz and her boys have run the last mile to catch a ferry in Athens and overslept at a departure terminal. "Instead of panicking, look for a safe option," says Boaz, recalling a trip to Florence in 2016. "We missed the train from Zurich to Florence. When we reached the hotel, it was pouring and our booking had been cancelled. All the hotels in the vicinity were booked out. Luckily, the front desk manager at one of them was kind enough to call another hotel just 100 metres away and get us a room," she says. Such experiences have also prepared her for the unexpected. "When we step out of the hotel, we take a small carry-on with a change of clothes and snacks. I tell my boys that if we get separated, to stay in the same place so we can find each other, or approach a policeman. I ensure they have an emergency fund in case such a situation arises," she concludes.

Travel hacks

Passport and paperwork: Keep your passport updated with entry and exit points at regular intervals. "If you're a single parent, always carry extra copies of the paperwork — from guardianship documents to permissions," says Boaz.

In your bag: No matter the weather forecast, keep at least one sweater and raincoat at hand. "Umbrellas are a must. If nothing, they can double up as good weapons," she laughs.

Downtime: Carry a book and some music for your child because "conversations are fine, but everybody needs a break", says Rajan.



Magnificent monument
(Left) A view of Safdarjang's Tomb at night; during the day

■ SHIV KUMAR PUSHPKAR

court of Ahmad Shah (1748-1754). His opponents were the leaders of the Sunni Turi party. Safdarjang was dismissed because of his failures as Prime Minister and retired to Lucknow where he succeeded his uncle to the throne of Oudh.

He died at Faizabad in 1754 and his body was brought for burial to Delhi, as he had pined for his days of grandeur in the Capital and desired that he be laid to rest there.

Looking at the floodlit tomb now one is reminded of the nobleman and his life and times. His mausoleum is as haphazard as his own life was, with Mughal, Rajput, Iranian and Egyptian architecture jostling for space in the building.

His son, Shujauddaulah, who was reputed to have the biggest moustaches in the whole Mughal empire, rose to greater eminence, and as the Wazir of Shah Alam won back the position his father had lost to the Sunni Party.

In 1761 the Wazir played a big role, along with the Nawab of Bengal, to contain the power of the British and perpetuate the Mughal dynasty.

But the scheme failed when Shah Alam and his supporters were defeated at the Battle of Buxar. It was then that the English were granted the Diwani of Bengal after which they had the emperor in their clutches.

Safdarjang's Tomb reminds us of all this and also of the handsome eunuch whom he proclaimed as Padshah after his dismissal by Ahmad Shah.

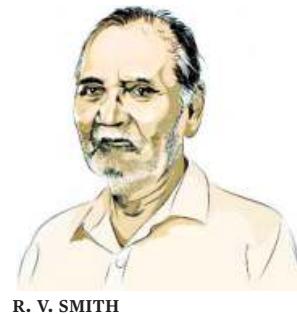
Safdarjang declared him to be the grandson of Kam Baksh, the youngest son of Aurangzeb. The monument has been aptly called "the last flickering lamp of Mughal architecture".

The writer is a veteran chronicler of Delhi

DOWN MEMORY LANE

The Awadh Nawab's dubious gift to Delhi

Safdarjang's Tomb is one of the last specimens of Mughal architecture



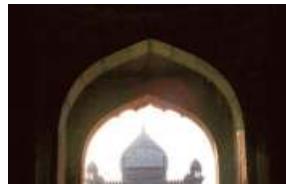
The last vestige of Mughal architecture exists on the road to the Qutb, which I revisited recently under balmy skies. It is Safdarjang's Tomb and commemorates Mansoor Ali Khan Safdarjang, the second Nawab of Awadh.

Designed on the pattern of Humayun's tomb, it is a poor imitation and does not stand in comparison with the older building at all, on either aesthetic and architectural levels.

The three-storey tomb in fawn-coloured stone also bears a faint resemblance to Akbar's mausoleum at Sikandra, but lacks the magnificence of the latter. Even so, it is an interesting monument, situated amidst a garden of about 250 square metres, and enclosed by a wall at the corners of which stand octagonal towers.

Arcaded pavilions, named Moti Mahal, Badshah Pasand and Jangli Mahal, have been constructed on the northern, southern and eastern sides, like the pavilions in the outer quadrangle of the Taj. It is believed that these were meant for the accommodation of nobles who visited the mausoleum and could not return home quickly, because journeys took so long in the days of animal-driven carriages and travellers had to persevere to camp for days on reaching their destination.

The tomb has a carved ceteraph in the central chamber within which is another chamber containing two unmarked graves, both with earthen mounds above



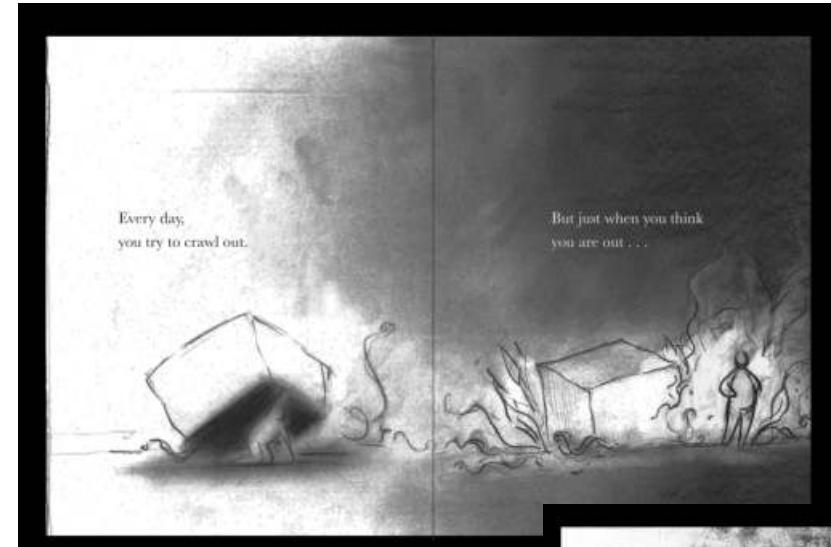
them. In it lie buried Mirza Muquim Abul Mansoor Khan Safdarjang, and his wife Bamu Begum.

The monument was built by their son Shujauddaulah at a cost of ₹3 lakhs with a lot of marble and other material being pinched from the mausoleum of the Khan-e-Khana and other Mughal buildings, to embellish the tomb.

Safdarjang was the Wazir at the court of Mohammad Shah and later the head of the Shia Irani Party and Prime Minister at the

end of his reign. He was a man of great wealth and power, but also a man of questionable character. He was accused of corruption and misappropriation of state funds. He was dismissed from office in 1754 and exiled to Faizabad. He died there in 1754 and was buried in his own tomb.

The writer is a veteran chronicler of Delhi



Un-trapped!

A new book gives voice to and offers a visual representation of what depression feels and looks like

SUNALINI MATHEW

Ritu Vaishnav was surprised that her book *Inside a Dark Box* connected with so many that they opened up to her about their own experiences with depression: colleagues, relatives, friends, even fellow writers at a lit fest in Kanpur. "I had absolutely no idea that it was so common. It has been a revelation to see how many people have been on this journey. Why wasn't anyone talking about it? So many people are carrying this around. Everyone is hiding it, feeling they're the only ones in the box," she says.

Her black-and-white hardbound glossy 30-pager begins with, "Sometimes, you can get trapped inside a dark box," referencing the way a person with depression feels. Vaishnav, who has had depression in a few bouts, across six years, beginning with post-partum, says one evening, she wrote and doodled about how she felt. "I felt the need to get out of my head," she says.

Vaishnav's first book *Pink and Blue*, threw up discussions on gender stereotypes. This one, she hopes will get people to talk about mental health. At a lit fest where she was invited to talk about the book, someone asked her what topics should there be



more written about. "I had said mental health instinctively," she says.

Her publisher paired her with Rujuta Thakurdesai, the illustrator, who had herself had an experience with depression. "It was something Ritu had wanted – to have someone who had experienced it or been touched by

Strong illustrations
Artworks that formed a part of the process; (below) Ritu Vaishnav and Rujuta Thakurdesai ■ SPECIAL ARRANGEMENT



it, so that we were on the same page," says Thakurdesai, who works with Penguin Random House, the publisher. She says it helped that Vaishnav had a bookstore (KookSkoool in Gurugram) and so knew what would work well for a picture book.

In a process slightly unconventional in the publishing industry, where a brief is usually given to the illustrator and she and writer seldom meet, here, both sat across the table, discussing each frame and how it would work in a spread. "In the initial iterations I had tried charcoal and water colours, but we settled on ink," says Thakurdesai, adding that the uneven strokes show anguish and anxiety, a condition that often goes with depression. "We were clear about not having too many features – the body language and light and dark had to set the mood," she says.

Vaishnav, whose son is now eight, believes that at some point she can share the story of what she went through, with him, with the book as a guide.

Inside a Dark Box is available in stores and as an ebook, ₹250



The physical, mental, and emotional price women pay for having wombs

SOMA BASU

Roshan Rajpal tells the story of a woman who came in for an interview at the Hyatt Hyderabad Gachibowli. A profile check revealed that she was also interviewing at other places. When Roshan asked her about this, the woman revealed that since she had been married two years employers did not want to 'risk' giving her a job lest she get pregnant. "She said that as a woman interviewer only I had not asked her this gendered question," Roshan says.

Today, Roshan herself is a general manager, one of the few in the industry. As someone who began her career at 19 with Holiday Inn and quit at 25 due to family pressure following childbirth, she understands how hard it is for women to both battle and juggle society's expectations, their family's – sometimes unspoken but often palpable – demands, their own wants and ambitions and their employers' biases.

Roshan came back to work after a gap of six years. "The hospitality industry is not very conducive for women to work," she says. She struggled to find a job, and when she did, with the Carlson group in 2008 and worked for three years, she "put in double the work at a

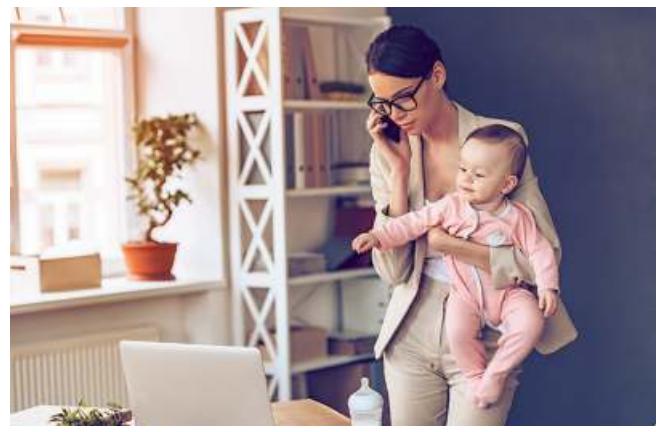
BRIDGING THE GAP



Sairee Chahal, the CEO of Sheroes, from Delhi, feels women are now understanding their worth and taking proactive steps to start their own enterprises. "The lack of jobs is a trigger in some ways for entrepreneurship and helping women develop their identity as independent professionals," she says. At the same time, Sairee feels, several progressive businesses are now bringing more empathy into their hiring models.

Neha Bagaria from Bengaluru says that after a three-and-a-half-

year gap from work, she was beginning to lose confidence. She decided to launch JobsForHer to help women restart their careers. "Motherhood can be very lonely and I realised more than flexible job conditions women look for flexible mindsets," she says. Yet, she adds, nobody likes to lose a good pool of human resources. Several connecting platforms and communities of diverse kinds of women from leaders and mentors to motivators, guides and co-partners are seeing increased participation now.



lower salary". All through, she required her parents' support and went through separation from her son during his Board exams, after she joined the Crowne Plaza hotel and worked there for eight years and got transferred in 2015 from Bengaluru to Hyderabad. She felt she could not leave her job a second time. She did not want to risk a second motherhood penalty.

Penalty #1: A sliced salary
"Deep-rooted biases in our society compel women to remain the primary caregivers and any attempt on their part to divert from home duties makes them a target of criticism, judgement, and exploitation," says Neela Kaushik, the founder of

Gurgaon Moms and an influencer. A business analyst with Ford Technology in Chennai, she did not find a job when she wanted to return after a three-year break as a stay-at-home mom back in 2008. "I used to be frustrated because the few opportunities that came by extracted more work at one-third of the salary I had earned earlier," says the now 41-year-old. Like many women, Neela started an online community that has grown to 33,000 women and is a brand today. She says her aim is to create a safe space for women from where they could network, relaunch themselves, and live their dreams.

Hyderabad-based psychologist M.V. Lakshmi Devi says wo-

men often reinvent themselves. According to her, it is a kind of a catharsis that brings improvement in physical and mental health.

Penalty #2: Dropping out of the workforce

A 2014 International Labour Organization study threw up a horrifying statistic: that 90% of women the world over do not go back to the jobs they held before they became mothers. Archana Talwar (name changed to protect identity), a life coach based in Bengaluru, admits she faced moments when she even felt suicidal, after her inability to get back to

With constant churning of emotions, women go into a state of denial over their own health

her IT job on the same terms and conditions. "Our systems and work culture are still not fine-tuned for a woman. One has to make individual choices. You could accept a low salary, or a loss of pay, or work under someone junior," she says.

With constant churning of emotions, women go into a state of denial over their health. "They internalise their struggles and do not express their symptoms unless they become visible," says Lakshmi.

Penalty #3: Working harder

When Adyasha N. was expecting her baby, she was working with an IT company, but a sabbatical scheme had just been announced. When she wanted to join back after almost 18 months, she suffered a loss of confidence and feared she had not kept pace in skill development; people junior to her had moved ahead. It took her more than three years to cover the gap. "I stayed with my parents to get enough free time to focus on areas I had lost time on. I worked much harder." Lakshmi says women keep pushing themselves because they also carry the guilt of either leaving their children in crèches or with parents. Plus, there is the fear about their own savings.

Sanjeevani suicide prevention helpline: 011-24311918, 24318883 (10 a.m. to 7:30 p.m.); all days barring Sunday

Q&A



I am a 58-year-old male weighing 66 kg. I have been pre-diabetic for the last 10 years. My fasting blood sugar is between 135 to 150. My postprandial blood sugar is 130 and my HbA1c is 6.3 to 6.5. Do I need to start medication?

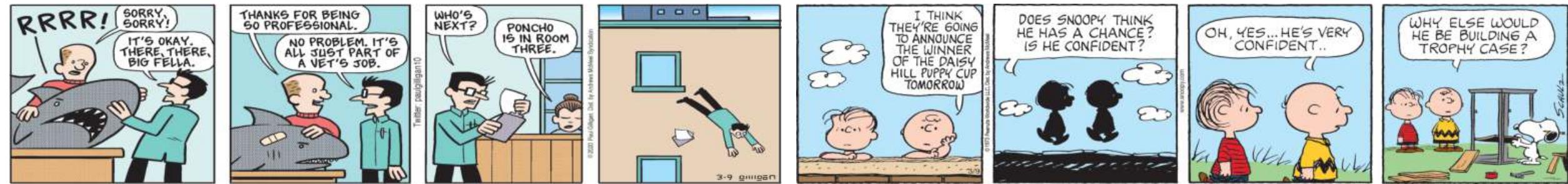
■ One of the definitions of diabetes is a fasting blood sugar more than 126mg/dl. By this criterion, you actually have 'diabetes' and not 'pre-diabetes'. Moreover, an HbA1c of 6.5 is also accepted as diabetes by the American Diabetes Association. Hence, it would be ideal to start medication with these levels of readings. Surprisingly, your postprandial blood sugar seems to be low. This indicates that the main problem seems to be the excess production of glucose in the liver due to reduced action of insulin in the liver. You have mentioned that your weight is 66 kg. You have not mentioned your height. If you are overweight, losing weight can help reverse the condition at this time. You will of course understand that without actually seeing you, it is not right to prescribe any treatment.

■ Many people with diabetes do take part in marathons, including those on insulin. Hence, I don't see why you also should not take part. You should of course train properly. If, with the increased physical activity your sugar levels start coming down, it may be possible to reduce the dose of medicine or even stop it. With frequent monitoring of sugars, you should be able to re-fix the dose of medicines. But do stay in touch with your doctor throughout.

Dr. V. Mohan is a diabetologist based in Chennai, who heads a WHO Collaborating Centre for Prevention and Control of Non-Communicable Diseases and an International Diabetes Federation Centre of Education

Nothing in this column is intended to be, and is not, a substitute for professional medical advice, diagnosis or treatment. Please seek independent advice from a licensed practitioner if you have any questions regarding a medical condition. Email us at mp_health@thehindu.co.in

POOCH CAFE



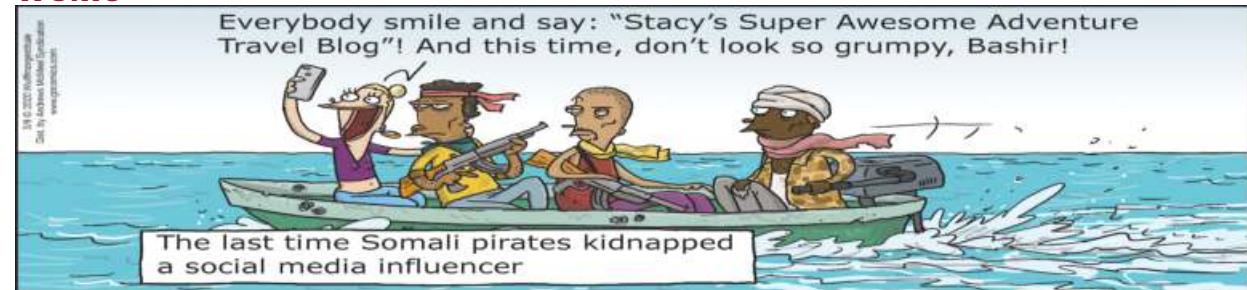
HAGAR THE HORRIBLE



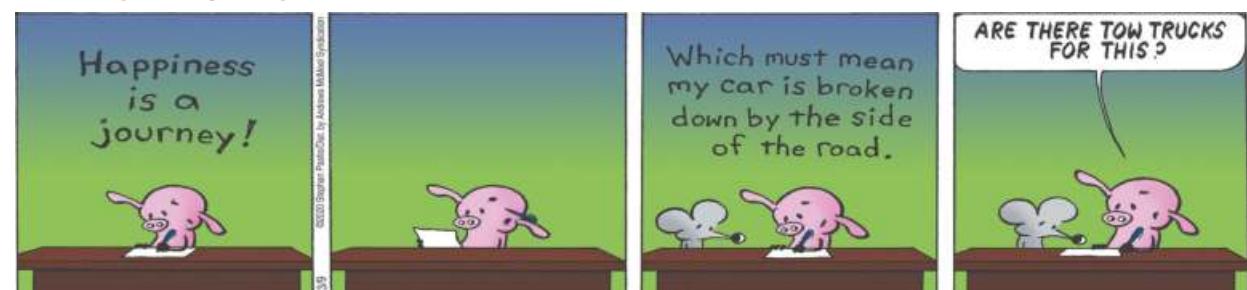
TIGER



WUMO



PEARLS BEFORE SWINE



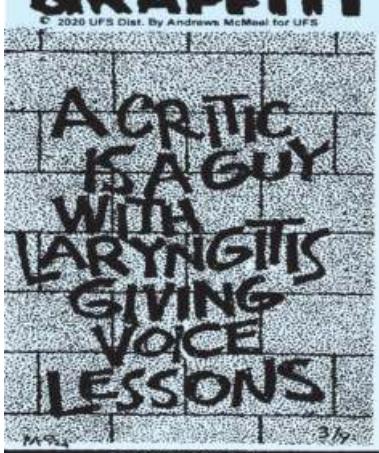
PEANUTS



CALVIN AND HOBBES



GRAFFITI



HEALTH CAPSULES

WHAT ARE SOME OF THE SIDE EFFECTS OF BLOOD PRESSURE MEDICATIONS?
It's an old saying that "there is no such thing as a free lunch".
BLOOD PRESSURE MEDICATION SIDE EFFECTS INCLUDE:
FATIGUE, HEADACHE, LIGHTHEADEDNESS, LOSS OF ESSENTIAL MINERALS, KIDNEY DAMAGE, LOWER LIBIDO, HYPERACTIVITY, DYSFUNCTION, DIGESTIVE DISORDERS, ELEVATED TRIGLYCERIDES AND LDL CHOLESTEROL, VISION PROBLEMS, AND ANXIETY.
Health Capsules' article linked above the image is not affiliated with the original source.

THE GUARDIAN QUICK CROSSWORD-13322

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To play The Guardian Quick Crossword, The Hindu Cryptic crossword, Sudoku & other puzzles online, scan the QR code.

8 Money raised to finance a campaign (8,4)

12 Joined (8)

15 Most valiant (7)

16 Mouth (slang) (6)

18 Tall building (5)

19 River that, with the Neisse, forms the German-Polish border (4)

The solution will appear on March 10, 2020.

Solution No. 13321

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Australia runs away with cup as India crumbles on the big stage

Healy and Mooney set up a daunting target; Women in Blue flounder in the chase, lose by a mile



Reign continues: Australia celebrates winning the ICC Women's T20 World Cup for a fifth time. ■ AFP

T20 WORLD CUP

PRESS TRUST OF INDIA
MELBOURNE

India saved its worst for the last. A brutal Australia out-classed India by 85 runs to claim a fifth ICC T20 World Cup title on Sunday.

Batting first after the coin landed in Meg Lanning's favour, Australia came out in scintillating fashion with openers Alyssa Healy (75, 39b) and Beth Mooney (78, 54b) laying the foundation with a 115-run partnership in double quick time.

Stirred up
Stirred up by the grand occasion, their onslaught fired

Australia to a formidable 184 for four in 20 overs.

Evidently overwhelmed by the occasion, India crumbled to 99 all out in front of a turnout of 86,174 at the iconic Melbourne Cricket Ground, a record in women's cricket history.

What worked in the home team's favour was that the openers easily neutralised the threat posed by in-form spinner Poonam Yadav (one for 30), while taking the likes of medium-pacer Shikha Pandey and Deepti Sharma to the cleaners. Shikha was smashed for 52 runs in her anti-climactic title clash.

All nerves

Like Zaheer Khan in his opening over at the Wanderers against Adam Gilchrist and Matthew Hayden, Deepti Sharma was all nerves when up against Mooney and Healy, who blasted massive sixes as a beaming husband Mitchell Starc watched from the stands.

Half the battle was won for the formidable Australians,

who had saved their best for the last.

The manner and magnitude of the defeat, including a few sub-plots, were reminiscent of the 2003 men's World Cup final when Ricky Ponting's Australia thrashed Sourav Ganguly's India in an anti-climactic title clash.

All nerves
Like Zaheer Khan in his opening over at the Wanderers against Adam Gilchrist and Matthew Hayden, Deepti Sharma was all nerves when up against Mooney and Healy, who blasted massive sixes as a beaming husband Mitchell Starc watched from the stands.

Earlier, Mooney and Healy rode on dropped chances to smash blistering fifties and power Australia to a challenging 184 for four.

Dropped catches

Mooney top-scored for Australia, but it was Healy, who went on the attack after being dropped off the fifth ball of the innings by Shafali Verma off Deepti Sharma. Healy's 39-ball innings was laced with seven 4s and five 6s. Healy and Mooney shared 115 runs in 11.5 overs for the opening wicket.

The match was as good as over when India was 18 for three by the fourth over, which became 30 for four when skipper Harmanpreet Kaur departed and 58 for five when Veda Krishnamurthy was taking the long walk back.

Earlier, Mooney and Healy rode on dropped chances to smash blistering fifties and power Australia to a challenging 184 for four.

The Indian spinners – Deepi (2/38), Radha (1/34) and Poonam (1/30) – did well to restrict Australia under 200, but 184 proved too much once India lost Shafali, Smriti Mandhana and the top-order in no time.

STAT SPHERE

1 Alyssa Healy scored the fastest fifty (30 balls) in an ICC tournament final (both men's and women's categories). She beat Hardik Pandya's record (32 balls, 2017 Champions Trophy final against Pakistan)

1 Healy's strike-rate of 192.30 is the highest in an ICC tournament final (men and women), overtaking Hardik (76 off 43 balls at a strike-rate of 176.74) in the CT 2017 final

5 Number of women's World T20 titles won by Australia in seven editions of the tournament. England (2009) and West Indies (2016) are the other winners



6 Number of finals played by Australia. England is second with four and New Zealand third with two

8 Number of times the Indian teams (men and women) have made it to the knockout stages of an ICC tournament since 2014 (four semifinals, four finals). They have, however, failed to win a title

163 Runs scored by Shafali Verma in this edition (five innings). Harmanpreet Kaur, Smriti Mandhana and Jemimah Rodrigues scored 164 runs combined in 14 innings in this tournament

184 Australia's total, the highest by a team in a World T20 final (men and women). West Indies (men) had made 161 in the 2016 World T20 final against England

259 Beth Mooney's run tally is the most in any World T20 tournament. She won the Player-of-the-tournament award for her exploits

86,174 Number of people who attended the T20 World Cup final, the highest for any women's cricket match ever and the highest for any women's sporting event in Australia

COMPILED BY ANANTAAJITH RA

SCOREBOARD

AUSTRALIA

4-0-34-1.
Alyssa Healy c Veda b Radha (75 (39b, 7x4, 5x6), Beth Mooney (not out) 78 (54b, 10x4), Meg Lanning c Shikha b Deepi 16 (15b, 2x4), Ashleigh Gardner st. Taniya b Deepi 2 (3b), Rachael Haynes b Poonam 4 (5b), Nicola Carey (not out) 5 (7b, 1x4); Extras (b-1, nb-1, w-2); 4; Total (for 4 wkts. in 20 overs): 184.

FALL OF WICKETS
1-115 (Healy, 11.4 overs), 2-154 (Lanning, 16.2), 3-156 (Gardner, 16.5), 4-176 (Haynes, 18.5).

INDIA BOWLING
Deepi 4-0-38-2, Shikha 4-0-52-0, Rajeshwari 4-0-29-0, Poonam 4-0-30-1, Radha

FALL OF WICKETS

1-2 (Shafali, 0.3), 2-8 (Jemimah, 1.6), 3-18 (Smriti, 3.1), 4-30 (Harmanpreet, 5.4), 5-58 (Veda, 11.3), 6-88 (Deepi, 16.1), 7-92 (Shikha, 17.1), 8-96 (Richa, 17.3), 9-97 (Radha, 18.1).

AUSTRALIA BOWLING

Schutt 3.1-0-18-4, Jonassen 4-0-20-3, Molineux 4-0-21-1, Kimmence 4-0-17-1, Carey 4-0-23-1.

Player-of-the-Final: Alyssa Healy.

Player-of-the-Tournament: Beth Mooney.

Richa Ghosh batted as concussion substitute for Taniya Bhatia.

Australia won by 85 runs.

Despite the final stumble, a campaign to be proud of

Teenaged talent to the fore; senior batters disappoint



Playing her part: Deepti Sharma contributed to the team's cause with handy batting and effective spin bowling. ■ AP

teenaged prodigies – Shafali Verma, Jemimah Rodrigues and Richa Ghosh – came to the fore consistently, with allrounder Deepti Sharma and finisher Veda Krishnamurthy making vital contributions in the latter half.

Shikha, Poonam shine
While Deepti was consistent with her off-breaks as well, the bowling burden was shouldered by the experienced duo of Shikha Pandey and Poonam Yadav.

With the two seniors struggling for big runs, three

While Poonam bamboo-

Reaching final no mean achievement: Shantha

N. SUDARSHAN
BENGALURU

Despite Sunday's crushing loss, India's run to the T20 World Cup final was "no mean achievement," believes Shantha Rangaswamy, former India skipper and current member of the BCCI Apex Council.

"We have to give the team credit," Shantha said. "To focus just on the defeat and not on the earlier wins is not fair. We should congratulate Harmanpreet Kaur and team."

The final was the first match Shafali didn't click and you saw the collapse. Harman's form is causing concern. Jemimah is perhaps one of the best we have; an excellent fielder,

zled opposition batters with her combination of leg-breaks and googlies, pacer Shikha was at her best with the new ball and also in the death overs.

Shikha also played the silent contributor's role to perfection.

They may have failed to cross the hurdle again in a World Cup summit clash, after the 2017 50-over event in England, but the Women in Blue have proved in the last three weeks that they have a bright future ahead of them.

great bat and a future captain. But it's time they justify the 'senior' tag."

Shantha felt there was immense scope for Shafali to improve. "She is an exciting talent and we want her to play long-term. For that she needs to get fitter. She has brilliant hand-eye coordination like [Virender] Sehwag and [Kris] Srikkanth, but her fielding and running between the wickets are below par."

"After the 2017 World Cup final (that India lost), the number of women taking up cricket tripled, even quadrupled.

"Broadening the base is our dire need, and, in that context, Harman and team have done well."



Contrasts: While Shafali had a poor match, Healy, snapping up the Indian off Schutt, had a dream day. ■ GETTY IMAGES

Have full faith in team: Harmanpreet

Rues dropped chances, says side has to work on fielding



The blues! After a fine run, the Indians were found wanting in the most important match. ■ AFP

PRESS TRUST OF INDIA
MELBOURNE

India skipper Harmanpreet Kaur said on Sunday she had full faith in her team to do well in future after Australia outclassed her side by 85 runs in the summit clash.

"The way we played in the league games was outstanding. I still have a lot of faith in my team," Harmanpreet said. "It's part of the game, sometimes you win and sometimes you lose. You have to keep learning. But I trust this team," she said.

Harmanpreet, however,

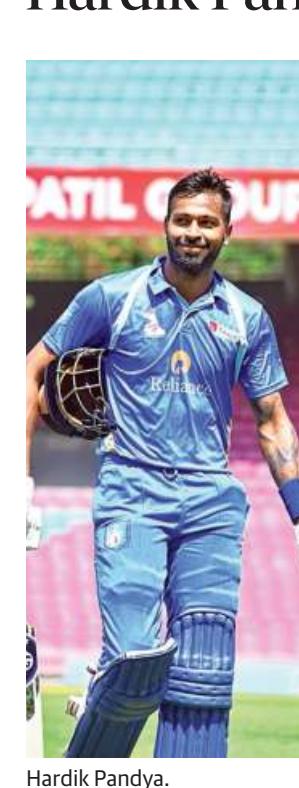
rued the dropped chances of Beth Mooney and Alyssa Healy, who set up their team's victory. She said the team needs to work on its fielding.

"Today, it was unfortunate that we dropped those catches. The upcoming one-and-a-half years is very important. We need to focus, especially in fielding," she said. The skipper reckoned her side needed to learn how to win high-stakes clashes. "If we talk about the last T20 World Cup, we got to the semis, and this time to

the final. I think we're on the right path. Every year we are improving. We just need to think of how we play with focus in the main games. Sometimes we don't manage that," she said.

She spoke highly of the domestic IPL-style Women's Challenger. "This year we are hoping for some more games in the Women's Challenger. That tournament is very important because it is high quality. From there, we already got two good players, and hopefully we can get more."

Hardik Pandya makes an expected return to ODI squad



Hardik Pandya.
■ SPECIAL ARRANGEMENT

Dhawan and Bhuvneshwar back too; Gill in for Jadhav

SA IN INDIA

AMOL KARHADKAR
MUMBAI

India's captain and head coach may have tried to downplay the whitewash in New Zealand by stating ODIs aren't a priority in a T20 World Cup year but Sunil Joshi – in his first meeting as selection committee chief – hinted at the selectors building a team for the 2023 World Cup.

Hardik Pandya, Shikhar Dhawan and Bhuvneshwar Kumar – who have regained fitness after being out due to injuries – expectedly returned to the fold for the three ODIs against South Africa. The trio, which excelled for Reliance 1 during the recently-concluded DY Patil T20 tournament in Navi

Mumbai, replaced Shubman Gill in place of middle-order batsman Kedar Jadhav, thus indicating the planning for the future has begun.

While Jadhav – who will turn 35 later this month – had been persisted with after the last World Cup, Joshi and Co. opted for Gill. It would be interesting to see if Gill, who featured in a couple of ODIs early last year in New Zealand, gets some game-time against South Africa.

Despite the BCCI not elaborating on the changes in the squad, it is understood that pacer Mohammed Shami has been rested as part of the workload management regime. After a heavy workout in New Zealand across formats, Shami has also not been released for the Ranji final. The first meeting of the re-jigged selection panel, held in Ahmedabad on Sunday before the selectors headed to Rajkot to watch the Ranji Trophy final, precluded it from promising

youngster Shubman Gill in place of middle-order batsman Kedar Jadhav, thus indicating the planning for the future has begun.

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India squad for SA ODIs
Virat Kohli (Capt.), Shikhar Dhawan, Prithvi Shaw, K.L. Rahul, Manish Pandey, Shreyas Iyer, Rishabh Pant, Hardik Pandya, Ravindra Jadeja, Bhuvneshwar Kumar, Yuzvendra Chahal, Jasprit Bumrah, Navdeep Saini, Kuldeep Yadav, and Shubman Gill.
IN: Shikhar Dhawan, Shubman Gill, Hardik Pandya and Bhuvneshwar Kumar
OUT: Mayank Agarwal, Kedar Jadhav, Shivam Dube, Shardul Thakur, Mohammed Shami
THE SCHEDULE
March 12: Dharamshala
March 15: Lucknow
March 18: Kolkata
All matches begin at 1.30 p.m.

What the legends said



Proud of all the efforts put in by the Indian Women's Cricket Team throughout their #T20WorldCup campaign. I'm confident that you girls will bounce back stronger than ever. @BCCIWomen
— VIRAT KOHLI

Congratulations to Australia for winning the @T20WorldCup. It was a tough day for #TeamIndia. Our team is young and will grow into a solid unit. You have inspired many across the globe. We are proud of you. Keep working hard and never lose hope. It will happen one day.
— SACHIN TENDULKAR
Never be let down. You have been amazing throughout and you'll shall have the trophy at your hand one day. Keep believing! @BCCIWomen
— MITHALI RAJ
The athletes of the India team are true champions of the sport. Continue to dream big, train hard, never give up. #IWD #IWDF2020 #T20WorldCup #T20WorldCupFinal
— BILLIE JEAN KING
The athletes of the India team are true champions of the sport. Continue to dream big, train hard, never give up. #IWD #IWDF2020 #T20WorldCup #T20WorldCupFinal
— JASPRIT BUMRAH

Our girls gave their everything, just had one bad day but it was so wonderful to see the way in which they played barring today. Wishing them better luck next time. Congratulations to Australia on winning the #T20WorldCup
— VIRENDER SEHWAG

It was a delight watching you through your campaign at the #WT20WC and the many moments of brilliance you've given us. We are all immensely proud of what you've been able to achieve. Upwards and onwards, @BCCIWomen
— JASPRIT BUMRAH

Hardik Pandya.
■ SPECIAL ARRANGEMENT

IN BRIEF



Tamim named Bangladesh ODI skipper

DHAKA Bangladesh on Sunday named opening batsman Tamim Iqbal as captain of the one-day side, replacing pace bowler Mashrafe Mortaza. "The board has unanimously selected Tamim Iqbal as our new ODI captain," BCB president Nazmul Hassan said after a meeting of the governing body's board of directors.

Harika loses to Kosteniuk, slips to third

LAUSANNE GM D. Harika lost to former World champion Alexandra Kosteniuk in the sixth round of the FIDE Women's Grand Prix chess tournament here to slip to third spot. **The results (sixth round):** D. Harika 3.5 lost to Alexandra Kosteniuk (Rus) 2; Alexandra Goryachkina (Rus) 4 drew with Anna Muzychuk (Ukr) 3; Nana Dzagnidze (Geo) 3.5 drew with Mariya Muzychuk (Ukr) 3; Ju Wenjun (Chn) 2.5 drew with Pia Cramling (Swe) 3; Alena Kashlinskaya (Rus) 4 bt Marie Sebag (Fra) 2; Antoneta Stefanova (Bul) 2 lost to Zhansaya Abdumalik (Kaz) 3.5. PTI

Five Indians book Olympic berths

Vikas, Ashish, Satish, Lovlina and Pooja make the last four

BOXING

PRESS TRUST OF INDIA

Five Indian boxers – Vikas Krishan (69kg), Ashish Kumar (75kg), Satish Kumar (+91kg), Lovlina Borgohain (69kg) and Pooja Rani (75kg) – secured Tokyo Olympic berths on Sunday by advancing to the semifinals of the Asian Qualifiers with commanding victories here.

While fourth-seeded Pooja notched up a facile 5-0 win over Thailand's Pornnipa Chutiee, Vikas prevailed third-seeded Japanese Se-wonets Okazawa.

In the evening session, two-time World bronze-winner and second seed Lovlina Borgohain eased past Uzbekistan's Melieva Maftunakhon to enter the semifinals.

"I managed to execute whatever I had planned. I wanted to fight from a distance and counter-attack, which I could do. Just qualifying is not enough, I want to now win a gold medal," a jubilant Lovlina, who hails from Assam, said after her bout.

Also through to the last-four stage was Asian silver-medalist Ashish with a 5-0 win over Indonesia's Maikhel Roberrd Muskitia, the bout being more intense

Title clash promises some exciting action

Pujara and Saha's availability gives strength to Saurashtra and Bengal, which have thrived on different brands of team work

Y.B. SARANGI
RAJKOT

Will Bengal lift the Ranji Trophy after 30 years or will Saurashtra be fourth-time lucky?

Irrespective of the outcome, the title clash of the country's premier tournament, beginning at the Saurashtra Cricket Association Stadium here on Monday,

between two exceptional sides – which have thrived on different brands of team work – promises some exciting action during the festival of colours.

The availability of Wridhiman Saha and Cheteshwar Pujara gives strength to Bengal and Saurashtra respectively.

Wicketkeeper Saha, who will replace Shreevats Goswami and play his first match of the season, will aid Bengal's batting too.

Bengal, which has experienced several top-order collapses, may take a calcu-



Will the wait end? Bengal has a mix of youth and experience and its pace attack has the balance and variety to come good against Saurashtra. ■ VIJAY SONEJI

lated risk by fielding uncapped left-handed opener Sudip Gharami in place of a shaky Abhishek Raman.

Interestingly, Bengal had witnessed the debut of Sourav Ganguly in its last title win in 1989-90.

The experienced Sudip Chatterjee and Manoj Tiwary (set to play his 100th Ranji match) and the dependable

duo of Anupam Majumdar and Shahbaz Ahmed will look forward to shoulder the responsibility in batting.

Captain Abhimanyu Easwaran, going through a lean patch, will hope to get back his touch.

Deadly trio

Bengal has a deadly pace trio – Ishan Porel, Mukesh Ku-

mar and Akash Deep. Its spin all-rounders – Shahbaz and Arnab Nandi – give the side balance and variety.

Coach Arun Lal sounded philosophical ahead of the final.

"It's more enjoyable to win it as a coach. It's like guiding your son to achieve something. It has been a fabulous journey, we need to do

what we have been doing," he said.

Saurashtra, boosted by Pujara, will savour the home conditions in its second consecutive summit clash. Experienced campaigners such as Pujara, Arpit Vasavada, Sheldon Jackson and Chirag Jani will hold the key in batting.

The pitch, topped with a thin layer of grass, may fa-

- If Bengal wins, it will lift the trophy after 30 years
- Bengal had witnessed the debut of Ganguly in its last title triumph in 1989-90
- Saurashtra has reached four finals in seven years

C It's like guiding your son to achieve something. It has been a fabulous journey, we need to do what we have been doing.

—ARUN LAL,
Bengal coach

C If we play to our strength, we can beat any team.

—JAYDEV UNADKAT,
Saurashtra captain

vour the batsmen in hot and dry weather. Time will tell how it helps the bowlers.

Captain and bowling trump-card Jaydev Unadkat, who has won several matches, wants to make his personal achievement of being the highest wicket-taker – 65 this season – more memorable.

However, the next successful Saurashtra bowler,

Dharmendrasinh Jadeja, has aggregated 29 wickets.

"If we play to our strength, we can beat any team," said Unadkat.

Saurashtra has reached four finals in seven years.

It will try to bring the Ranji Trophy, named in the honour of Ranjitsinhji of Jamnagar, to its spiritual home.

The teams (from):

Saurashtra: Jaydev Unadkat (Capt.), Cheteshwar Pujara, Sheldon Jackson, Kamlesh Makwana, Arpit Vasavada, Chirag Jani, Dharmendrasinh Jadeja, Harvik Desai, Snell Patel (wk), Kishan Parmar, Avi Barot (wk), Prerak Mankad, Samarth Vyas, Vishwaraj Jadeja, Kushang Patel, Chetan Sakaria and Parth Bhut.

Bengal: Abhimanyu Easwaran (Capt.), Manoj Tiwary, Widdhiman Saha (wk), Anupstup Majumdar, Shreevats Goswami (wk), Sudip Chatterjee, Abhishek Raman, Arnab Nandi, Shahbaz Ahmed, Ishan Porel, Mukesh Kumar, Akash Deep, Shreyan Chakraborty, Nilkantha Das, Agniv Pan (wk) and Sudip Gharami.

On-field umpires: C. Shamshuddin and K.N. Ananthapadmanabhan .

TV umpire: S. Ravi.

Match referee: Manu Nayyar.

Match starts at 9.30 a.m.

Williams, Krishna put ATK in final

Down by a goal in the first-leg, the side roars past BFC

ISL

AMITABHA DAS SHARMA
KOLKATA

David Williams starred for ATK, as he found the target twice in the second half, to help the host down defending champion Bengaluru FC 3-1 and book a berth in the Indian Super League (ISL) final for the third time.

The second leg of the semifinal at the Salt Lake Stadium on Sunday had all the ingredients of a thriller as ATK made a spectacular comeback from a goal down before pulling through 3-2 on aggregate.

With a crowd of more than 50,000 rooting for the home side, its attacking duo of Williams and Roy Krishna, who scored the team's opening goal, delivered for the hosts. Bengaluru's Ashique Kuruniyan scored the only goal for Bengaluru.

Ashique strikes Bengaluru produced the early threat with a counter-attack in the fifth minute. Ashique, one of the two changes the visitors made in the absence of the suspended Nishu Kumar and injured Albert Serran, scored a goal, latching on to a diagonal pass from Nili Perdomo. The host disputed the goal as Nili, the other replacement between the Bengaluru line-up, seemed to have handled the ball while intercepting a pass from Williams before



Deadly duo: Roy Krishna and David Williams were on target for ATK. ■ RAJEEV BHATT

releasing Ashique.

Stunned by the reverse, ATK took time to regroup and had its first opportunity in the 23rd minute when Williams had a look at goal. Gurpreet Singh Sandhu, however, produced a fantastic save to deny the Australian. However, the India goalkeeper could not protect his clean sheet for long as the host got its act together at the half-hour mark.

ATK's equaliser was the result of a superb exchange of passes that saw Prabin Das running clear on the right to essay an inch-perfect cross to Krishna, who sent the ball to the roof of the net with a left-footed half-volley.

Given the big task of scoring two more goals to ensure

the required margin in the final 45 minutes, ATK kept pressing hard after the break.

Suresh Singh Wangjam, the Bengaluru FC right-back, committed the costly error inside his own box by tripping Williams, who made no mistake with the penalty.

Another brilliant assist from Das, who provided a perfect cross to the centre in the 79th minute, had Williams nodding home the third.

ATK will meet former champion Chennaiyin FC in the title clash in Goa on March 14 (Saturday).

The result: ATK 3 (Roy Krishna 30, David Williams 63-pen, 79) bt Bengaluru FC 1 (Ashique Kuruniyan 5).

United has City's measure

Does a league double; Chelsea crushes Everton

EURO LEAGUES

AGENCIES
MANCHESTER

Manchester United completed its first home and away Premier League double over Manchester City since the Alex Ferguson era with a 2-0 victory at Old Trafford on Sunday.

The win moves United up to fifth and leaves Pep Guardiola's second-placed City trailing leader Liverpool by 25 points.

United's opening goal was straight off the training ground with Bruno Fernandes surprising City's defence with a sharply-taken chipped free-kick over the top to Anthony Martial whose volley sneaked under the arm of the diving Ederson.

United substitute Scott McTominay made sure of the points in stoppage time after a dreadful throw-out from Ederson straight to the Scotland midfielder who superbly drove the ball into the unguarded net from over 25 metres out.

Ole Gunnar Solskjaer's United is now unbeaten in 10 games in all competitions. The last time United completed the league double over City was in the 2009/10 season.

Earlier, Chelsea powered to its biggest league win of the season and cemented its place in the top four as Mason Mount and Pedro in-



Well worked out: Anthony Martial gets to end of a cheeky chip from Bruno Fernandes to score United's first. ■ REUTERS

spired a 4-0 demolition of Everton on Sunday.

Frank Lampard's side won for just the second time in seven league games thanks to goals from Mount, Pedro, Willian and Olivier Giroud in a masterful display at Stamford Bridge.

Suspension call

Struggling SPAL gave its slim Serie A survival hopes a boost with a 1-0 win at Parma in a match that kicked off over an hour late following the Italian sports minister's call for top flight matches to be suspended due to coronavirus.

The results: Premier League: Chelsea 4 (Mount 14, Pedro 21, Willian 51, Giroud 54) bt Everton 0; Manchester United 2 (Martial 30, McTominay 90+6) bt Manchester City 0.

La Liga: Osasuna 1 (Torres 51-pen) bt Espanyol 0; Real Valladolid 1 (Ramirez 76) lost to Athletic Bilbao 4 (Lopez 4, Garcia 24, Williams 87, Cordoba 90+3); Levante 1 (Roger 11) drew with Granada 1 (Machis 60).

Serie A: Parma 0 lost to SPAL 1 (Petagna 72-pen); AC Milan 1 (Ibrahimovic 77) lost to Genoa 2 (Pandev 7, Cassata 41); Sampdoria 2 (Quagliarella 77, 86-pen) bt Verona 1 (Audero 32-og).

Bundesliga: Bayern Munich 2 (Muller 53, Goretzka 90+1) bt Augsburg 0.

Saturday: Premier League: Burnley 1 (Wood 13) drew with Tottenham 1 (Alli 50-pen).

La Liga: Barcelona 1 (Messi 81-pen) bt Real Sociedad 0.

Bundesliga: Borussia M'bach 1 (Stindl 50) lost to Borussia Dortmund 2 (Hazard 8, Hakimi 71).

Good for women's tennis in India: Sania

The country will be part of the World Group playoff for the first time

FED CUP

KAMESH SRINIVASAN
NEW DELHI

It will be a unique experience for the Indian women's tennis team when it travels to Latvia or the Netherlands for the Fed Cup World Group playoff to be played on April 17 and 18.

The Indian women had never reached this far in the Fed Cup. The breakthrough, orchestrated by Sania Mirza who won three decisive doubles against Korea, Chinese Taipei and Indonesia, was possible, thanks to the matches being kept alive in singles, twice by Rutuja Bhosale and once by Ankita Raina.

"It is good for women's tennis in India. It is great that I have been able to see this day, in my second innings. It was very close. It says a lot about women's tennis in India. It has been growing over the years," said Sania, happy to lead a team



Takes two to tango: Sania, right, and Ankita proved a formidable pair. ■ SPECIAL ARRANGEMENT

CM YK

Open champion Svetlana Kuznetsova 6-4, 6-2 in the second round of the WTA event.

"It was nice to stay at home, come and play matches. I like playing here. We practised together," said Sania, who has made a remarkable return to the professional circuit this season after giving birth to son Izhaan.

Fabulous, unbelievable "This is fabulous. It is unbelievable. The girls played their heart out," said skipper Vishaal Uppal, who believed his team had a bright chance and prepared it diligently.

"It is fantastic. Everyone played well, it was tough and tiring. We spent the entire day either preparing or playing matches. Sania has so much experience at the highest level. The girls stayed motivated and focused to achieve this," said Ankita Bhambhani, coach of the team.

We fought hard, says captain Rajpal

DAVIS CUP

KAMESH SRINIVASAN
NEW DELHI

It was a hard fight against a champion team like Croatia, in its backyard, which distinguished the Indian team, except for the anticlimax.

"We should have won the first singles. That would have given us a better shot. It was an eye opener for Sumit (Nagal), playing Marin Cilic," summed up India captain Rohit Rajpal after the playoff tie in Zagreb.

The captain's faith in Ramkumar Ramanathan and the seasoned doubles team of Leander Paes and Rohan Bopanna paid off, while Prajesh Gunneswaran let the match slip after a rousing start against Borja Gojo in the first singles.

"It was a high-quality match. The best we have played in a long time, after the one against Serbia

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