

Numbers do  
not lie

ACROSS THE AISLE, P CHIDAMBARAM



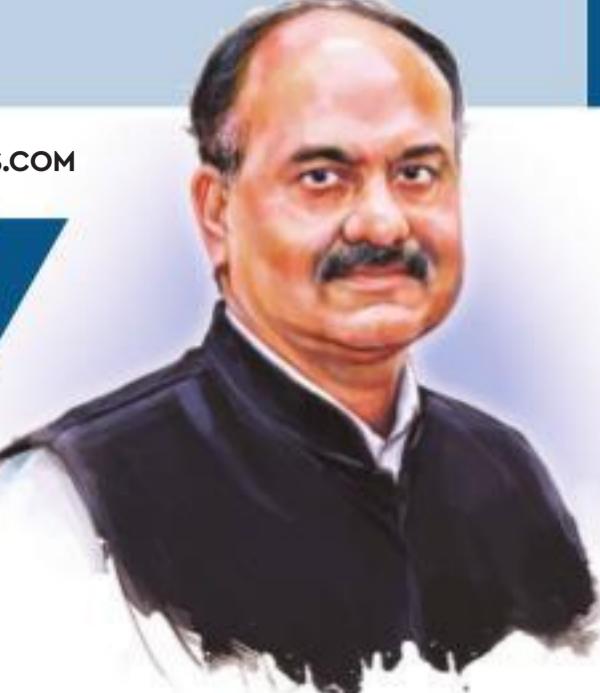
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# FE SUNDAY

FINANCIAL EXPRESS ON SUNDAY

READ TO LEAD



## IDEA EXCHANGE

AJAY BHUSHAN  
PANDEY

'Should govt be in the business of business? It should be a catalyst... Budget indicative of this' Page 9

## COVID VACCINATION

'PPP needed for rollout on large scale'

AIIMS director Randeep Guleria  
FE BUREAU/PTI  
Pune/New Delhi, Feb 20

TERMING THE RECENT drop in Covid-19 cases in the country a 'small window of opportunity', AIIMS director Randeep Guleria on Saturday called for a public-private partnership (PPP) for rollout of the vaccination programme at a large scale.

Speaking at an AIIMS event, Guleria said there was a need to put healthcare at the centre stage and not consider it only as a service sector. "As far as vaccination is concerned there is still a lot to do and I think there has to be more private-public partnership," the All India Institute of Medical Sciences director said. There is a need to gradually start opening up in order to cover large number of people, he noted.

"Vaccinating healthcare workers and frontline workers is probably the easy part as far as Phase 1 is concerned, you know who needs to be vaccinated. The numbers is not that large," he said.

tember 2019 drastically cut the corporate tax rate to just 15% for setting up new manufacturing units in a bid to spur lucrative private investments. But the outbreak of the Covid-19 pandemic dashed its plans.

Investments remain critical to the country's resurgence story, as private consumption has been badly bruised by income losses in the aftermath of the pandemic.

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## WHAT'S INSIDE



## ■ SPOTLIGHT, P5

**The rise of the agripreneur**  
Even as the country is in the throes of a farmers' protest, a clutch of young entrepreneurs are actively trying to fix some of the major issues faced by the agriculture sector. From the use of new-age tech to innovative business models, these agripreneurs are trying to make agriculture lucrative and sustainable

## ■ WORDS WORTH, P4

**Taking stock**

A group of luminaries examine the pandemic's economic and social impact



## ODD &amp; EVEN

ROHIT PHORE



## QuickPicks

**India records 13,993 new Covid cases, highest in 22 days**

DAILY COVID-19 cases in the country climbed to about 14,000 after nearly 22 days taking India's tally to 1,09,77,387, while the recoveries surged to 1,06,78,048, according to health ministry data updated on Saturday, reports PTI. A total of 13,993 new cases were registered in a span of 24 hours. The death toll increased to 101 daily new fatalities. PAGE 20

**₹1 lakh cr GST compensation given to states since Oct 2020**

THE CENTRE has released ₹1 lakh crore to states and UTs in four months since October 2020, to meet GST compensation shortfall, the finance ministry said on Saturday, reports PTI. The ministry on Friday released the 17th weekly instalment of ₹5,000 crore to 23 states and 3 Union Territories (Delhi, Jammu & Kashmir & Puducherry).

With people ordering in, volumes as well as funding expected to surge even more

FE BUREAU

New Delhi, February 20

ONLINE FOOD DELIVERY is one of the few businesses that has benefited from the Covid-led disruption. Devoid of recreational activities and restricted within the confines of their homes, consumers gorged on their way to happiness. More people became compatible

with the idea of placing online food orders, which otherwise was largely popular among corporates and millennials.

Not surprisingly, analysts are betting on the sector. The segment that has about 15 million transacting users at present is estimated to widen its customer base to as many as 80 million going ahead, analysts at Kotak Institutional Equities said in a recent report.

The frequency of placing orders is also expected to go up to nearly five times a month from about three to four times currently. Nearly 110-120 million Indians shop online, while over 300 million people use the internet for messaging and watching videos. "We believe the immediate opportunity for food delivery companies is the 110-120 million online shop-

## CALL TO STATES

**'Use PLI scheme to attract investment'**

● PM tells states to work closely with Centre to boost growth

FE BUREAU  
New Delhi, February 20

**CALLING FOR BETTER** coordination and policy framework between the Center and the states, Prime Minister Narendra Modi on Saturday asked states to synchronise their budgets with that of the Centre and take full advantage of the production linked incentive (PLI) schemes to boost manufacturing by tapping the private sector.

Addressing the Governing Council of the Niti Aayog, Modi said the Centre has introduced PLI schemes for various sectors providing an excellent opportunity to increase manufacturing in the country. He urged the states to take full advantage of this scheme as well as reap the benefits of reduced corporate tax rates. Among others, the meeting was attended by chief ministers of states.

The Centre has announced 13 PLI schemes in wake of the Covid-19 pandemic last year. The idea was to lure mainly large companies to ramp up manufacturing base and boost



## KEY TAKEAWAYS

The total incentives under the PLI schemes is at ₹1.97 lakh crore over five years

Sectors covered under PLI scheme include telecom, electronics, auto parts, pharma, chemical cells and textiles

States together spent ₹33.33 lakh crore in FY20 through their budget while the Centre spent ₹26.86 lakh crore

About ₹65,000 crore spent annually in the import of edible oils should go to farmers

States must reap the benefits of reduced corporate tax rates

exports. The total incentives under the PLI schemes, covering sectors including telecom, electronics, auto parts, pharma, chemical cells and textiles, stood at ₹1.97 lakh crore over a five-year period. Various ministries are firming up proposals relative to the sectors they oversee.

"As a government, we also have to honour this (private sector) enthusiasm, the energy of the private sector and give it as much opportunity in the Aatmanirbhar Bharat campaign," he said.

Continued on Page 11

## CALL TO INDUSTRY

**Unleash animal spirits for growth, FM tells India Inc**

● Asks for fresh investment to make India one of the fastest growing economies

FE BUREAU  
New Delhi, February 20

FINANCE MINISTER NIRMALA SITHARAMAN, FINANCE MINISTER

Sitharaman on Saturday called on corporate India to awaken its 'animal spirits' and step up investments now that businesses are in a reset mode after a period of Covid-induced disruptions.

The government, she said, has already initiated steps, including a sharp cut in the corporate tax rate, and companies can take advantage of these.

"We need capacities to be ramped up, we need expansion, we need more production of very many such products, which are so required for the economy," Sitharaman said at an event of All India Management Association. "(After the tax cut) I have been waiting to see expansion happening, I've been waiting to see greater investments from private sector in India," she said.

The government in Sep-

We need capacities to be ramped up, we need expansion, we need more production required for the economy

—NIRMALA SITHARAMAN, FINANCE MINISTER



tember 2019 drastically cut the corporate tax rate to just 15% for setting up new manufacturing units in a bid to spur lucrative private investments. But the outbreak of the Covid-19 pandemic dashed its plans.

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The government in Sep-

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## CLASS OF STARS

**Film celebrities mark their attendance in ed-tech sector**

● Aamir Khan, Hrithik Roshan face of online coaching centres

DEVIKA SINGH  
New Delhi, February 20

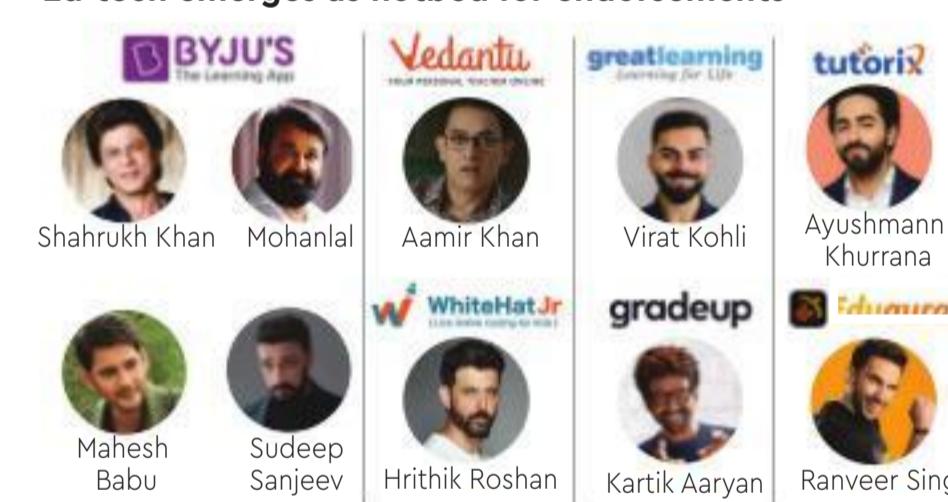
LAST YEAR, WHEN brands slashed their marketing budgets and celebrities took pay cuts, education-technology (ed-tech) emerged as a sunshine segment for endorsements. Backed by massive VC investments, overall, six ed-tech platforms roped in celebrities for endorsements last year.

Some of the notable deals in the segment were Vedantu with Aamir Khan, WhiteHat Jr with Hrithik Roshan, Great Learning with Virat Kohli and Eduaura with Ranveer Singh.

Although ed-tech has been on a growth trajectory for some years now, the pandemic gave the segment a shot in the arm.

Continued on Page 11

## Ed-tech emerges as hotbed for endorsements



Source: Duff &amp; Phelps

Byju's, which has been associated with Shahrukh Khan since 2018, signed on south Indian film actors Mohanlal, Mahesh Babu and Sudeep Sanjeev to launch their television ad campaigns in Andhra Pradesh, Telangana and Karnataka, respectively.

Although ed-tech has been on a growth trajectory for some years now, the pandemic gave the segment a shot in the arm.

Continued on Page 11

as schools, colleges and physical coaching classes remained shut. According to Madhur Singh, managing partner and CEO, Praxis Global Alliance, the user traffic on these platforms last year increased by four-five times, while their paid users grew by over two times. As a result, ed-tech saw massive fundraising last year.

Continued on Page 11

● Races ahead of Gurgaon in office space leasing in 2020

RISHI RANJAN KALA  
New Delhi, February 20

MOVE OVER GURGAON. In the last calendar year, Noida emerged as Delhi NCR's prime commercial real estate (CRE) destination in net office space absorption, outpacing its bigger rival. Experts predict that in 2021 and beyond, the competition between the two micro markets will only intensify.

Noida is fast shedding its image as Gurgaon's poor cousin in terms of attracting corporates. With its efficient road and metro connectivity, affordable housing, abundant

## Delhi NCR commercial real estate scenario 2020

Net office space absorption (sq. ft.)

2020 calendar year

Q1 Q2 Q3 Q4

Central business district

Secondary business district

Gurgaon

Noida

Source: JLL India

power, availability of Grade-A office space, competitive rentals and upcoming international airport and logistics hub, it's becoming more attractive by the day. It is also emerging as a prime location for setting up data centres in north India.

According to JLL India, Noida outpaced Gurgaon for three consecutive quarters since Q2 2020. In 2020, it accounted for around 1.78 mil-

lion sq ft (MSF) of net office space absorption, against Gurgaon's 1.40 MSF. Net absorption is fresh leasing in existing buildings, plus pre-commitments in buildings that are getting operational in the particular quarter and deducting exits/terminations. It excludes churn deals, renewals and pre-committments in future supply.

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## WHAT'S COOKING

Online food delivery segment, which has about 15 m users, is estimated to widen its customer base to 80 m



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merchandise

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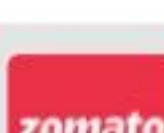
\$9 bn

in FY25 and

further to

\$27 bn

by FY30



Last year,

Zomato

closed

a \$660-m

financing

round backed

by 10 new

investors&lt;/

# Opinion

SUNDAY, FEBRUARY 21, 2021

**THE FINANCE MINISTER**, Ms Nirmala Sitharaman, made combative speeches on the Budget in the Rajya Sabha on February 12 and in the Lok Sabha on February 13. In the Lok Sabha, without being offensive, she referred a dozen times to my intervention on the previous day, I take these references as part of the thrust and parry of parliamentary debate.

However, I take exception to taking liberties with numbers. The Budget is all about numbers: every number must be justified. If just three numbers are wrong, the Budget — that is the Annual Statement of Revenue and Expenditure — is a worthless pile of papers. The three numbers are the estimates of *Total Receipts, Total Expenditure and the Borrowing (=Fiscal Deficit)*.

Three key numbers

When the Budget for 2020-21 was presented on February 1, 2020, I had questioned the credibility of the three key numbers. I had said the three numbers were 'suspect', meaning that their credibility was questionable. I had based my criticism on the fact that the GDP growth had slowed down for seven successive quarters (4 quarters of 2018-19 and 3 quarters of 2019-20) and was poised to slide further in Q4 of 2019-20. Hence, I had argued, the projections for 2020-21 were optimistic and ambitious. The FM had angrily refuted my criticism.

A month later, the pandemic began to sweep India and 2020-21 began on an ominous note. The slowdown turned into a recession. All the numbers projected by the FM went for a toss. Even without the pandemic, she would have been proved wrong; with the pandemic, she was proved hopelessly wrong. Just see where we started (Budget Estimates) and where we will end (Revised Estimates) on March 31, 2021:

	Budget Estimates	Revised Estimates
<b>Total Receipts less Borrowing</b>	<b>22,45,893</b>	<b>16,01,650</b>
of which Tax Revenue (net to Centre)	16,35,909	13,44,501
of which disinvestment	2,10,000	32,000
<b>Total Expenditure</b>	<b>30,42,230</b>	<b>34,50,305</b>
of which capital expenditure	4,12,085	4,39,163
<b>Borrowing (Fiscal Deficit)</b>	<b>7,96,337</b>	<b>18,48,655</b>
of which Revenue Deficit	6,09,219	14,55,989
(all figures in ₹ crore)		

The same sordid story continues in the Budget Estimates for 2021-22, giving rise to questions. I asked some questions in Parliament, there were no answers; some I have added here.

Questions, no answers

1. What is the basis of the optimism that tax revenues (net to Centre) in 2021-22 will increase at 14.9% when they decreased by 1% in 2020-21 over the previous year? Even assuming that the recession will end in Q1 of 2021-22, will the GDP grow sufficiently to yield a growth of tax revenues by 14.9%?

2. When receipts from disinvestment fell short by ₹ 1,78,000 crore in the previous year, what is the basis for the estimate of ₹ 1,75,000 crore in 2021-22?

3. Is it correct that the RE of total expenditure in 2020-21 includes the re-payment of ₹ 2,65,095 crore to the

## ACROSS THE AISLE

P Chidambaram



P Chidambaram

# Numbers do not lie



Finance minister Nirmala Sitharaman during a discussion on Union Budget 2021, in Chennai

## FIFTH COLUMN

TAVLEEN SINGH

### Hope against hope

AN ODD THING happened when I heard the Prime Minister tell the Lok Sabha that we must cherish those who create wealth for India. I remembered one big reason why I was once an ardent supporter of Narendra Modi. When he then added that it was wrong to believe that officials were the only people capable of running the public sector's aged, profitless companies, my sense of an epiphany grew. Modi used to say things like this often before he became Prime Minister. Most memorably he said, 'The government has no business to be in business.'

As someone convinced that India would have eliminated extreme poverty decades ago if we had allowed a real market economy to grow, instead of sticking to the Nehruvian socialist path, I believed Modi deserved a chance. It is India's bad luck that in his first term he seemed to forget the economic ideas he had once espoused. He veered back onto the Nehruvian socialist path either because he did not think the people were ready for a drastic change of direction, or because Rahul Gandhi's jibe about him running a '*suit-book ki sarkar*' hit where it was meant to. In his second term it is the cultural agenda of the Hindutva right that has been top of his agenda. So, we have seen the removal of Article 370, the temple in Ayodhya, love jihad laws in BJP states and an amendment to our citizenship law that excludes Muslims from seeking refuge in India.

If the Prime Minister now proceeds with the economic changes he once promised, this column will lend full support. But, with a caveat. He must do more than express good intentions. If he spends some time examining whether his government has truly made it easier to do business, he will discover that it has not. If he becomes more accessible to businessmen, he will hear from them that they face so many regulatory hurdles that it feels as if his officials come up with a new regulation every day. He will discover that his officials waste endless time finding ways not to pay their bills by embroiling big, important projects in arbitration. He will discover that the mindset of most officials in the Government of India remains unchanged.

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An anecdote from the time Arun Jaitley was Finance Minister might serve as a good example. Jaitley was in Davos on his first official visit and was the star at the annual India Night dinner. At this event I happened to run into a senior secretary in the Finance Ministry and raised the subject of the retroactive tax. I said that a good signal to the foreign investors that they had come to woo

#### Incompetent governance

When the UPA demitted office after 2013-14, it left behind a GDP (in constant prices) of ₹ 105 lakh crore, three times more than what it was in 2003-04. Since then, the GDP has crawled to ₹ 131 lakh crore in 2017-18; ₹ 139 lakh crore in 2018-19; ₹ 145 lakh crore in 2019-20; and is expected to fall to ₹ 130 lakh crore in 2020-21, the same as in 2017-18. Thus, due to incompetent management, the economy is at the same level as it was three years ago!

Budget numbers are indeed estimates; estimates can go wrong despite well-founded assumptions. I must nevertheless point out that an ill-advised attempt to fudge the numbers and present a so-called 'budget for growth' is unpardonable. It is the people that will pay a heavy price.

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# Stay classy

It's hard not to lose your composure in the game but sometimes it's well worth the effort

## OVER THE TOP

Meraj Shah



YOU KNOW THE best thing about being a pro? You can self-flagellate all you want, and, in as colourful a language as will ease your angst, without fear of corrupting the kids. No such luck, obviously, if you're a playing professional, and absolutely not, if you're good enough to be playing on a tour which is televised, and viewed — it's a fair conjecture — by legions of bright-eyed children who will one day be future stars of the game. Now, I'm not denying the validity of that argument, even if I find it hard to believe that young children aren't in fact watching football, basketball, baseball, or in our part of the world, cricket, rather than golf. Exciting sports to watch, even if you don't play them; a trait that quite frankly, golf does not possess. If you don't play golf, then watching it on television is a bit like what Wodehouse referred to as reading a Russian novel in which nothing happens till page 1200.

The big difference that does separate golf from other sports is the fact that you only have to overcome yourself, to triumph over the course, rather than an adversary. I'm not even sure that's such a great thing, at least from a fans' point of view. I would have given anything to be on the sidelines of one of those Ryder

when the moujik jumps out of a window of his high-rise apartment and kills himself.

If I can play devil's advocate, this whole 'killer instinct' business, so sought after by 'Tiger Moms,' and considered a key attribute to succeed in the dog-eat-dog world of professional sport, often transcends inner determination: ergo, you've got aggressive tackles, plenty of muttering under the breath by players, and so forth. In ancient Rome, the gloves were properly off, and nothing was quite off limits for contestants to triumph over adversaries. To be fair, those poor blokes were fighting for their lives for the entertainment of the crowds, while golf, to paraphrase Jack Nicklaus, is a gentle game. Or at least it was until Tiger Woods landed up with his unabashed fist pumps and inspired an entire generation to pick up the game, and emulate not just his skill, but his mental toughness, and hunger to win.

The big difference that does separate golf from other sports is the fact that you only have to overcome yourself, to triumph over the course, rather than an adversary. I'm not even sure that's such a great thing, at least from a fans' point of view. I would have given anything to be on the sidelines of one of those Ryder



Control temper tantrums on the golf course

Cup matches in which Seve Ballesteros led the Europeans to victory. The Genius of Seve, went past his legendary short game, and incorporated, if player accounts are to be believed, gamesmanship of an order that hasn't been seen since. That would be fun to watch. Not so gentle after all.

But I digress. This extended rumina-

tion was to put forth my two-bit regarding poor Nate Lashley's four-putt on the final day of the recently concluded AT&T Pebble Beach. For those not following the event, Lashley was leading the tournament with two holes to go until a momentary lapse of concentration led to the horrific ignominy. If you ask me, Lashley was wonderfully restrained —

given that the error cost him the tournament and hundreds of thousands of dollars — until he wasn't. And even when the horror got to him, and he slammed his putter down on the green, it wasn't as bad as mouthing a string of profanities. Yes, he should have checked the green for damage and repaired any; that was definitely a punitive offence for which he should have been docked a shot but his outburst was, let's be fair, just human. On a side note, a four-putt is a pretty sick thing; in fact the honourable gents at the R&A and USGA might do the game a massive favour by eliminating it entirely. How wonderful would the world be if you knew that a four-putt was impossible. If you've already stumbled to three on the green, then just doff your cap, gulp down your medicine and move on. Why on Earth would you want to make someone miss his third on the green. Soul-destroying, and just sadistic if you ask me.

Talking of professional sportsmen, I happened to be slotted with Nikhil Chopra, the off-spinner, who once played for the Indian cricket team, when I landed up for an impromptu game at the Qutab Golf Course in the Capital last week. Who you might end up being paired with, is, one of the joys, or terrors, depending on your luck, of playing at the muny. Chopra turned out to be an absolute delight to play with: earthy and polite to a fault, much like his golf swing. "It's a bit like hoisting a spinner over long-off," he

proffered when I asked about a cricketing shot that came close to mimicking a golf swing. "But they're really very different — in cricket you're hitting a moving ball." That makes sense, the ball turning and then literally hanging in air waiting to be hit. Every single time. No wonder these cricketers have such a whale of a time dispatching it to the fence. Chopra, who plays close to scratch, was no exception, except that his significant length off the tee was overshadowed by his wonderfully drowsy rhythm. He dismissed the ball from his presence with a lazy whack, the pace of which remained unchanged irrespective of the club in his hand. And, when the group behind us eyeballed a member of our three-ball, implying slow play, without realising that there was a group waiting on the next tee, Chopra politely apologised. Seeing my incredulous face he explained, "It's an unfortunate situation, to be held up on the course, doesn't matter whose fault it is." You should have seen the sheepish looks on the faces of the players in that group. It was a timely reminder that both — cricket, and golf — are gentlemen sports, and those of us lucky enough to play them, would do well to remember that. A four-putt will always test even there might be too much to endure, at the end of the day, there's nothing quite like being classy on the golf course.

A golfer, Meraj Shah also writes about the game

# CSR should not be legally mandated: Premji

PRESS TRUST OF INDIA  
New Delhi, February 20



I do not think we should have a legal mandate for companies to do CSR. Philanthropy or charity or contribution to society must come from within, and it cannot be mandated from outside. But that's my personal view

—AZIM PREMJI, FOUNDER CHAIRMAN,  
NON-EXECUTIVE DIRECTOR, WIPRO



**IT CZAR** AND philanthropist Azim Premji on Saturday said companies should not be legally mandated to engage in corporate social responsibility(CSR) as such contributions to society need to "come from within".

Premji, who donated ₹7,904 crore last year (₹2.2 crore a day), also highlighted that the Covid-19 crisis was a "wake up call" to look at fundamental issues like the need to improve public systems like health, and changing the structure of society to become more equal and just.

"I do not think we should have a legal mandate for companies to do CSR. Philanthropy or charity or contribution to society must come from within, and it cannot be mandated from

outside. But that's my personal view. As of now, this is the law and all companies must follow it," Premji said. He added that it is important that individual and personal philanthropy is separated from a company's CSR efforts.

"When I travel in the field and meet our teams and our

partners' teams who have single-mindedly dedicated their lives to helping the country improve, that is about the biggest satisfaction one can derive," he said during an AIMA event. All India Management Association (AIMA) presented Premji with the AIMA Life Time Achievement Award for Management at the event. Premji

noted that the pandemic has had a very unequal impact with the disadvantaged having suffered "exponentially more" and inequality widening significantly, while advising that one needs to start on the path of philanthropy early.

"Start right away, even if you start small. Try to help build institutions and support pro-

grammes. We must have a strong set of civil society institutions that you can contribute to. Your experience in business has eminently qualified you to build scale, this is an integral part of nation building," he added.

Premji transformed Wipro from a company making vegetable oil to a diversified conglomerate including a multi-billion dollar IT services giant. He is one of the richest men in India and has donated a large part of his wealth to philanthropic causes.

In 2019, Azim Premji stepped down as Wipro chairman and managing director, handing over the company's reins to his son, Rishad. The septuagenarian currently holds the position of Wipro founder chairman and non-executive director.

# Petrol at ₹97 per litre in Mumbai

PRESS TRUST OF INDIA  
New Delhi, February 20

**PETROL PRICE** ON Saturday touched an all-time high of ₹97 per litre in Mumbai while diesel rate crossed ₹88 mark.

Petrol price was hiked by record 39 paise per litre and diesel by 37 paise a litre

started to revise rates on a daily basis in 2017.

The increase pushed the petrol price to ₹90.58 a litre in Delhi and to ₹97 in Mumbai.

Diesel now comes for ₹80.97 a litre in the national capital and

for ₹88.06 in Mumbai.

The increase follows a spurt in oil prices in the international market, on which India is dependent to meet its 85% of the needs. Brent oil crossed \$65 a barrel this week as a worsening US energy crisis took out almost 40% of the nation's crude production.

In 12 days, retail petrol prices have risen by ₹3.63 a litre, a record since the pricing was deregulated in 2010, and diesel rates have gone up by ₹3.84.

**Canara Bank**  
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Name of the Borrowers/ Guarantor & Branch	Details of the Mortgaged Properties	Amt. Due as per demand Notice Date of Demand notice Date of possession
Borrowers :- M/S Kids International Pvt. Ltd through its directors: 1. Mrs. Rimti Jain, W/o Mr. Ravi Jain, 2. Mr. Keshav Kalantri S/o Mr. Ram Gopal & Guarantors: 1. Mr. Ravi Jain, 2. Mr. Atul Jain both S/o Mr. Prem Chand Jain, 3. Mr. Ram Gopal Maheshwari, 4. Mr. Anand Maheshwari both S/o Late Mr. Sita Ram Maheshwari, 5. Mr. Ashok Kumar Agrawal S/o Mr. H C Agrawal, 6. Mrs. Mamta Maheshwari W/o Mr. Anand Maheshwari, 7. Mr. Ram Maheshwari S/o Late Mr. Ram Maheshwari, Branch: Sanjay Place, Agra.	01. EMT of freehold residential plot located at plot no. 99B, old Vijay Nagar Colony, Agra in the name of Mr. Ram Gopal Maheshwari, Mr. Ram Maheshwari & Mr. Anand Maheshwari S/o Late Mr. Sita Ram Maheshwari having total area of 230 sq mtr., bounded as: East: 80' wide Road, West: Property No. 107, North: Property of Mr. Surendra Nath, South: Property No. 99A.	Rs. 4,64,66,840.54 + int. & others exp. <b>01.07.2019</b> <b>17.02.2021</b>
	02. EMT of freehold residential property located at plot no. 56, Dushyant Nagar, Mauza Bodla, Agra in the name of Mr. Ashok Kumar Agrawal S/o Mr. Hareschandra Agrawal having total area of 275 sq mtr., bounded as: East: 25' wide Road, West: Plot No. 61, North: Plot No. 55, South: Plot No. 57	
	03. EMT of freehold residential property located at Khasra no. 132 Village Mohammadpur ward Lohamandi, Tehsil & District Agra. Total Area 501.66 sq mtr in the name of Mrs. Mamta Maheshwari W/o Mr. Anand Maheshwari. Bounded as: East: Property of Mrs. Anjali Maheshwari, West: Property of Samiti, North: 30.48 mtr Road, South: Land of others.	
	Date:- 21.02.2021	Place:- Agra
		Authorized Officer

## 6TH GOVERNING COUNCIL MEET OF NITI AAYOG

Amarinder raises farm laws, Covid shots, GST compensation

PRESS TRUST OF INDIA  
Chandigarh, February 20

**PUNJAB CHIEF MINISTER** Amarinder Singh Saturday urged the PM to ensure urgent resolution to the ongoing farmers' unrest, and an early release of the state's pending GST compensation.

In his pre-recorded address for the sixth Governing Council virtual meeting of Niti Aayog, the Congress leader also proposed that states are consulted before deciding the priority list for Covid-19 vaccination. Singh, who could not attend the meeting as he was unwell, also expressed concerns over the threat to Punjab's agriculture sector as a result of the "disruptions caused by the three new farm laws", according to a state government release. Farmers have been protesting against the three new Central agricultural laws enacted in September last year, and demanding they be repealed. Singh also raised the issue of Covid-19 vaccine, urging the Centre to consult the state before fixing priorities for vaccination, as the exercise, he argued, involves the entire population. He also requested the Centre to release Punjab's pending GST compensation, amounting to Rs 8,253 crore for the period between April 2020 and January 2021.

Addressing the 6th Governing Council meet of the Niti Aayog through a video-conference, the AP CM said the Centre and the states should make a conscious effort to introduce reforms in the industrial sector to overcome the various hurdles and make the country a hub of global manufacturing.

"There are five significant impediments to the growth of the manufacturing sector: Exorbitant cost of funds, high cost of power, delays in land procurement and complexity in grant of statutory clearances and rigid labour laws," the CM pointed out.

At a thorough study and analysis of the factors that contributed to some countries making good progress in the manufacturing sector was essential, he mooted, adding that the Centre and the states should dive deeper to understand the root cause and introduce reforms to remove the hurdles in the country.

Jagan said AP could not yet gain the required growth momentum in industrialisation

## TN wants national project tag for Godavari-Cauvery link plan

**TAMIL NADU CHIEF minister** K Palaniswami on Saturday urged the Centre to declare the Godavari-Cauvery river link initiative as a national project and said if it was done, it would benefit people in Telangana, AP and Tamil Nadu.

Speaking during the virtual meeting of the Niti Aayog being chaired by Prime Minister Narendra Modi, Palaniswami noted that Tamil Nadu stood first in the country in coverage under micro irrigation in 2019-20 and 2020-21. He stressed on the rejuvenation of the Cauvery river. He requested Modi for the declaration "so as to benefit lakhs of people in Telangana, AP and Tamil Nadu."

—PTI

despite the governments commitment to provide a business-friendly environment.

"The bifurcation resulted in my state being deprived of a Tier-1 city, infrastructure, employment opportunities and financial resources. Rapid industrialisation of my state is possible if only Special Category Status is accorded," the CM maintained.

Talking about infrastructure building, Jagan lamented that even the state governments undertakings were borrowing money from financial institutions like Power Finance Corporation and Rural Electrification Corporation at higher rates of interest of 10-11% per annum.

"With this enormous debt-servicing requirement, our manufacturing units cannot hope to offer products that can compete with products of countries

despite low as 2-3%. So is the case with power, which is available in a few countries at tariffs lower than ₹3 per unit," he noted.

On improving physical infrastructure, which he said was a matter of utmost importance for economic growth and poverty alleviation, Jagan wanted the Centre to provide access to low-cost finance to the state governments for developing social infrastructure as well.

"Keeping the socio-economic conditions in mind, we cannot wish away the fact that the government is and will be majorly responsible for providing critical services in the areas of health and education.

## EPFO net new enrolments grow 24 % to 12.54 lakh in Dec

PRESS TRUST OF INDIA  
New Delhi, February 20

**NET NEW ENROLLMENTS** with retirement fund body EPFO added around 53.70 lakh subscribers during the first three quarters of the current financial year (April to December 2020), the data showed.

The third quarter of the current financial year (October-December) has registered a robust 22% growth over the second quarter (July-September) in terms of net payroll addition, the ministry stated.

Growing trend in the EPFO payroll numbers and the accelerated expansion of the subscription base may partly be attributed to recent e-initiatives taken by the EPFO for seamless and uninterrupted service delivery in addition to the policy support for formalisation of the economy through ABRY (Atmanirbhar Bharat Rojgar Yojana), PMGKY (Pradhan Mantri Garib Kalyan Yojana) and PMRKY (Pradhan Mantri Rojgar Protsahan Yojana).

The data reflects increase of 44% in net subscribers' addition over the previous month of November, 2020. Despite the

pandemic, the EPFO added around 53.70 lakh subscribers during the first three quarters of the current financial year (April to December 2020), the data showed.

schemes of Government of India, amid Covid-19 pandemic.

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SPECIAL FEATURES:

• Life long risk cover till Age 100

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• Final additional bonus (if any)

• Loan facility

## SBI Payments to launch YONO Merchant App

**SBI PAYMENTS**, a subsidiary of India's largest lender State Bank of India, will launch YONO Merchant App to provide low-cost digital payments infrastructure to merchants, the bank said on Saturday.

YONO Merchant App will expand digitisation of merchant payments in the country, SBI said in a release.

"Aiming to enable millions of merchants through

SBI

payments

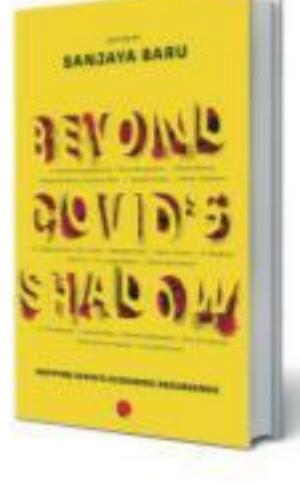
—PTI

financial express

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# Words Worth

SUNDAY, FEBRUARY 21, 2021



**Beyond Covid's Shadow: Mapping India's Economic Resurgence**

Edited by Sanjaya Baru  
Rupa  
Pp 321, ₹595

MADAN SABNAVIS

**W**HEN ONE PICKS up the book, *Beyond Covid's Shadow*, it is a bit of a disappointment as one realises that it's not written by Sanjaya Baru but edited by him. Baru is well known as an erudite journalist who puts his fingers on the right spots. However, he makes up for his absence or very limited presence (as he has an article in this volume), by getting some of the best-known luminaries to write essays on the subject. Hence, there is some compensation.

How does he choose the writers? It is a mélange of experts on all sides of the establishment, with the ubiquitous economists on the edge to give expression to different views. Baru has his say in his essay, where he openly says that the lockdown was draconian, as it affected people's lives and the economy. There is a piece by Subramanian Swamy, which may not find too many supporters, as he advances his pet theories on keeping a fixed exchange rate of ₹50 per dollar and the lending rate at 9%. There is some logic, albeit not convincing at all, especially when he says that we should print more notes to finance infrastructure and not bother about the fiscal deficit. Clearly, this kind of system does not work any longer.

The essays could get a bit repetitive, as the authors talk a lot about the movements of economic variables during the



A file photo of a migrant labourer and family in Rajasthan after the lockdown was imposed in March last year

EXPRESS PHOTO

## Taking stock

**A group of luminaries come together with their diverse voices to examine the pandemic's economic and social impact**

lockdown period. As they come independently from different experts, this is understandable, but the reader could get caught in a plethora of data points all pointing to the downside. After a point, one can skip these tables and graphs. Also, it is generally accepted by most authors that the economy was already on the downslide before the pandemic and, hence, one has to look at addressing the long-standing issues and go beyond just the pandemic effect, which is just another shock. Arvind Virmani, for example,

gives 12 solutions in different areas, including duty rates.

But some of the ideas emanating from some of the pieces stand out, which can be used by our policymakers. Bibek Debroy, for instance, talks of his preference for expenditure over tax cuts, as he believes that the multiplier effects are larger and more effective. He also speaks of monetisation of assets, which has already found utterance in the FY22 Budget. Such expenditures also help in creating jobs, which is very important. Haseeb

Drabu has an interesting piece on federalism, which makes a lot of sense in the current context of the unlock process. We have been concentrating a lot on vertical federalism, which is what is guaranteed by the Constitution. However, what is more relevant is the lateral federalism concept, where states need to be talking to one another and cooperating to bring about the best solutions. If one looks at the way in which the unlock process worked, this idea will resonate, as the states had their own laws and tried to protect their interests even if it meant being at the cost of others.

Rama Bijapurkar has a pointed essay where she rightly points out that we need to distinguish between the small business, which makes the real India, and big business. Most of the accolades that we have

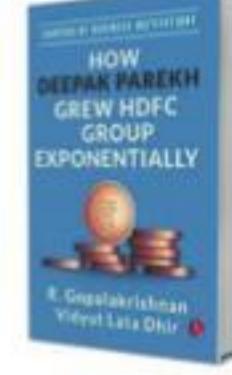
achieved, even in terms of being one of the largest economies in the world, have been due to the latter and not the former. We need to concentrate on the former, as this is where there are jobs to be created and, for this, we need to make them strong.

Meghand Desai's piece is quite provocative, as he shows how it is not just economists who get their forecasts wrong, but also scientists who are generally more precise with their models. His contention is that they were never able to get right the role of herd immunity or even the lockdown concept on the spread of the virus. While this was a shock which no one expected even this fraternity was not able to precisely say how the spread could be prevented or slowed down. Interestingly, he gives an idea to economists that whenever they build models to explain things, a factor that has to be considered is distance, as it affects the future of several industries. This is something which will surely get embedded in models in the future.

There are fairly comprehensive and optimistic scenarios given by Amitabh Kant and Rajiv Kumar, which could be taken as the official view, as they explain how the government had its policies in place, keeping the short-term requirements and medium-term reforms in mind. Therefore, there are refresher courses on what Aatmanirbhar stood for by the latter in an essay written with Ajit Pai. If one juxtaposes this with the views of Omkar Goswami, there is a contrasting picture obtained, as he feels that it would not be right to compare these policies with the package of 1991 and to do so would be hyperbole. He is sure that one cannot be optimistic of the future and uncertainty prevails more than hope.

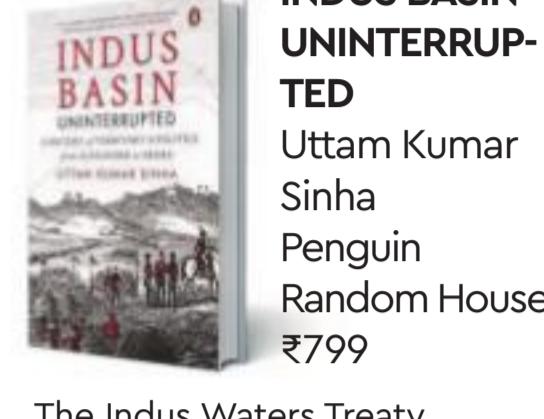
Hence, this book makes very interesting reading, putting together diverse views. It may be hard to take a call on whether Covid was tackled the right way and if there is hope of a recovery soon. Everyone agrees that jobs, small enterprises (Nageswaran), decentralisation (Jagannathan), women empowerment (AV Jose), etc, are areas where more work needs to be done. There is also convergence on what has to be done in the future, though there is difference of opinion on whether we are on the right track and whether enough has been done to attain this objective.

*Madan Sabnavis is chief economist, CARE Ratings*



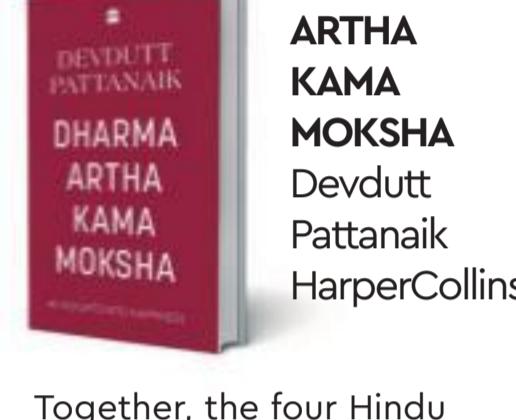
**HOW DEEPAK PAREKH GREW HDFC GROUP EXPONENTIALLY**  
R Gopalakrishnan & Vidyut Lata Dhir  
Rupa  
Pp160, ₹395

While HDFC was Hasmukh Thakordas Parekh's brainchild, it was his nephew Deepak Parekh who shaped it. Parekh left a comfortable overseas job with a plum salary to join his uncle. He nurtured HDFC to become India's largest and cleanest financial conglomerate.



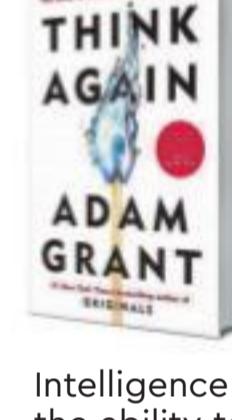
**INDUS BASIN UNINTERRUPTED**  
Uttam Kumar Sinha  
Penguin Random House  
₹799

The Indus Waters Treaty between India and Pakistan marks six decades, but carries 5,000 years of history. *Indus Basin Uninterrupted*, with an easy narration and rich archival material, brings alive a meandering journey of peace, conflict and commerce on the Indus basin.



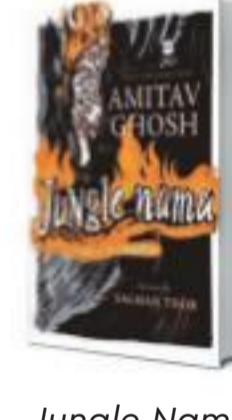
**DHARMA ARTHA KAMA MOKSHA**  
Devdutt Pattanaik  
HarperCollins  
₹799

Together, the four Hindu shastras—*dharma, artha, kama, moksha*—provide a framework within which human action, its purposes and consequences can be defined. Pattanaik uses his unique understanding of mythology to provide an accessible and lucid guide to the Hindu way of thinking.



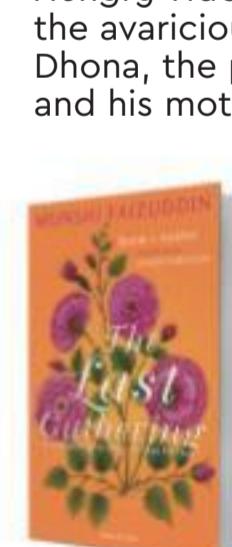
**THINK AGAIN**  
Adam Grant  
Penguin Random House  
₹799

Intelligence is usually seen as the ability to think and learn, but in a rapidly changing world, the most crucial skill may be the ability to rethink and unlearn. Grant offers bold ideas and rigorous evidence to show how we can embrace the joy of being wrong and encourage others to rethink topics.



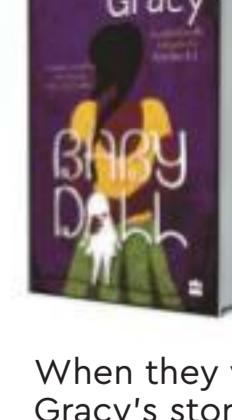
**JUNGLE NAMA**  
Amitav Ghosh  
HarperCollins  
Pp240, ₹499

*Jungle Nama* is Amitav Ghosh's verse adaptation of an episode from the legend of Bon Bibi, a tale popular in the villages of the Sundarbans which also lies at the heart of the novel *The Hungry Tide*. It is the story of the avaricious rich merchant Dhona, the poor lad Dukhey, and his mother.



**THE LAST GATHERING**  
Munshi Faizuddin; translated by Ather Farouqui  
Roli Books  
Pp128, ₹395

First published in 1885, *Bazm-e-Aakhri*, or *The Last Gathering*, by Munshi Faizuddin is an account of life in the court of Bahadur Shah Zafar. From details of the day-to-day happenings inside the fort to the celebration of festivals, the book gives a glimpse into the Delhi of the early 19th century.



**BABY DOLL**  
Gracy; translated by Fathima EV  
HarperCollins  
Pp244, ₹399

When they were first published, Gracy's stories shocked readers with their sexual candour and frank celebration of female desire. She is now widely recognised as one of the most important contemporary writers in Malayalam. *Baby Doll* brings a comprehensive selection of Gracy's work to English readers.

**ON THE SHELF**



*Masala Lab* is a reference to this dish. It's also a good way to get kids to eat multiple sources of vegetarian protein in a single dish.

**What's the most common myth about food you would like to bust?**

I believe that nutrition and cooking are two different things, but tend to be combined in ways that are not very useful. While it's natural to want to combine both, one can pursue flavour and nutrition in independent ways. What is very tasty is often not very nutritious, so it will always be a balance. We can't just eat salads every day. People must stop believing in random sources of misinformation about food and only trust a professional like a doctor or a nutritionist when it comes to nutrition-related advice. If you can't talk to an expert, then just eat what your grandmother ate, and the chances of something going wrong are much smaller.

When it comes to cooking (and this is



**What is the most special dish that has been passed down to you through generations in your home?**

*Adai* is a thick pancake made from a mix of legumes that my grandmother used to specialise in. It takes a lot of patience to make each one perfectly crispy and it's something she used to make for her favourite grandchildren (essentially, all of them). The anecdote at the start of

rethink of our daily rituals and routines, and, at least in my case, I think it's been for the good. We have been cooking and eating more at home, and also buying more organic, local produce from street carts and local farms than from large supermarkets. And there has also been the opportunity to be mindful and diversify our diets. I have a weekly calendar that outlines different cuisines for different days of the week, which also forces us to consume a greater variety of macro and micronutrient sources.

**What is the dynamic like at your own home?**

My wife and I both have our respective careers and so she cooks in the morning and I cook dinner. We share chores like washing up after cooking and buying groceries.

**The lockdown period had many quarantine chefs experimenting at home. How was your lockdown like?**

The pandemic allowed someone privileged like me to squeeze more time out for indulging in my love for cooking and writing about it. The book itself was written in the first few months of the pandemic. The lockdown also forced a

New Delhi

**When a science nerd starts discovering the whys and hows of cooking, he makes the kitchen his lab. And that's exactly what Krish Ashok did. A software engineer by profession and a musician and chef by hobby, Ashok's book *Masala Lab: The Science of Indian Cooking* is a scientific exploration of the art of cooking. In his book, Ashok calls cooking a blend of art and craft that has a lot of science behind it. At the virtual debut of the Jaipur Literature Festival, Ashok spoke with Reya Mehrotra about his love for cooking, common myths about food and India's rich culinary tradition, among other things. Edited excerpts:**

**How did your love affair with the kitchen start?**

I have been cooking since I was a teenager, and as the eldest among three boys with a working mother, she taught me to cook as soon as she could trust me to not blow up the kitchen. But it was when I went to live in the US for almost seven years that I started cooking for myself daily. I used to try and document recipes from the older folks in my family and realised pretty early that they don't think in terms of precise recipes, but more in terms of general heuristics that one can learn to adapt and cook on-the-go instead of being tethered to some impractical notion of authenticity or tradition. The software engineer in me has always marvelled at this kind of flexibility

# Spotlight

SUNDAY, FEBRUARY 21, 2021

## AgNext



Founder-CEO Taranjeet Singh Bhamra

**CHANDIGARH-BASED AGNEXT IS** solving the biggest concern in Indian agriculture—the lack of trust in key transactions starting at the procurement stage. Vast amounts of farm produce are assessed by traders or middlemen by what they see and feel with their eyes and hands, based on which prices are determined. Over the years, this mode of assessment has become a tool with which traders and middlemen have exploited farmers.

So AgNext has innovated technology that uses tools like computer vision, spectral analytics, internet of things (IoT) and artificial intelligence (AI) to analyse produce quality in about 30 seconds, solving the trust issue between the buyer and the seller across the agriculture supply chain and also accelerating transactions. "The benefits are immense because there is no human involvement. It's totally digitised and users can access important data. With the right

**THE STARTUP, BASED IN CHANDIGARH, IS TRYING TO RESOLVE TRUST ISSUES BETWEEN THE BUYER AND THE SELLER**

technology in place, farmers can obtain accurate prices for their produce and greater incentive to improve their farm practices for better-quality crops. For businesses, this technology helps save money and increase profitability because now they know what they are paying for," says Taranjeet Singh

Bhamra, founder-CEO of AgNext.

"Finally, for consumers, we ensure quality by accurately ascertaining whether there are adulterants or not. So we are digitising food to accelerate transactions and build sustainability at its core," adds Bhamra, an alumnus of IIT-Kharagpur and IIM-Calcutta, who founded AgNext in 2016.

AgNext's revenue model consists of SaaS-based subscription of its solutions, where hardware and software are provided as a service to companies. Apart from analysing the physical parameters, AgNext's tools can also test the chemical composition of a crop instantly. This subscription-based service is deployed both on an annual basis as well rental basis of per month or per season subscription. "Our target audience consists of all agribusinesses involved in food processing, warehousing, trading and also having food collection centres in sectors like tea, milk, grains, spices and animal feed," says Bhamra.

AgNext has also become India's first digital assaying company for the government. "In grains, we are working across seven states, impacting 1.5 million tonnes of procurement through our system. We partnered with the Tea Research Association of India to develop a tea leaf quality assessment system, which today sits in factories like Goodricke, Rossell Tea, Bokahola Tea and estates of the Tea Board of India, which procure tea leaves straight from the plantation," he adds.

## Freshokartz

**FRESHOKARTZ WAS BORN** in 2016 when founder Rajendra Lora noticed a huge difference in prices of vegetables sold in the cities and those in villages. "I was working as a software developer in Mumbai. One day, while buying onions from a retail outlet, I saw that they were being sold for ₹20 per kg, but when I called my father, I found out that they were available for just ₹4-5 per kg in our village. That's when I realised that there are many layers of mediators and they were taking a good amount of the margins," says Lora, whose family grows onions at their farm in Nagaur district in Rajasthan.

Lora's startup Freshokartz provides soil data-based crop and fertiliser recommendations to 1.2 lakh farmers through a network of 40 physical centres and a mobile application. Based on these recommendations, the Jaipur-headquartered startup delivers quality seeds, pesticides and fertilisers to farmers at their doorstep directly minus the middlemen. "We have around 100 B2B partners in the market linkages part and more than 50 agri input companies like UPL and Sulphur Mills as partners," says Lora. Freshokartz is currently present in 15 districts of Rajasthan and is soon poised to expand to

**THIS STARTUP, BASED IN JAIPUR, CONNECTS FARMERS THROUGH TECH**



Rajendra Lora with co-founder and COO Chandrakanta, who is also his wife

Haryana and Madhya Pradesh as well. "In FY 2019-20, we did a business of ₹5.16 crore. In the next two years, we will be doing a business of ₹15 crore and ₹50 crore, respectively, with a network of over 10 lakh farmers," adds Lora, whose wife Chandrakanta is now the co-founder and COO.



## HISTORICAL EVIDENCE

Vedic literature provides some of the earliest written records of agriculture in India. Rigveda hymns, for example, describe plowing, fallowing, irrigation, fruit and vegetable cultivation. Other historical evidence suggests rice and cotton were cultivated in the Indus Valley

## Aquaconnect

**INDIA EXPORTS ABOUT \$5 billion worth of farmed shrimps every year, making the country the largest exporter of frozen shrimps in the world. Yet the lack of technology adoption pulls the growth of the industry downwards.**

It comes Aquaconnect. It was founded in 2017 to pioneer the development of machine learning and satellite remote sensing technologies for improving farm productivity and market linkages in Indian fish and shrimp farms, or aquaculture. "In 2016, a casual conversation with a shrimp farmer on a train journey helped me understand the farmer's challenges in aquaculture farming. Coming from the high-tech sector, I envisioned a technology solution that could improve farm effi-

**BASED IN CHENNAI, IT'S A ONE-STOP SOLUTION FOR AQUACULTURE FARMERS**



Founder-CEO Rajamanohar S

cency, market linkages and eventually improve the farmer's income. Thus was born Aquaconnect," says founder-CEO Rajamanohar S. From stocking to harvest, Chennai-based Aquaconnect offers end-to-end services for fish and shrimp farmers. "We provide on-ground farm advisory, sell farm inputs, provide formal credits, insurance and offer market linkages for farmers to sell their harvest produce. Our farm advisory solutions are offered as a freemium service. For others, we collect service fee from transactions, depending on the service," adds Rajamanohar.

Aquaconnect works with 26,000 shrimp and fish farmers in Andhra Pradesh, Gujarat and Tamil Nadu and has grown 18x in terms of user adoption and sign-ups since March 2020. In 2019, the startup received \$1.1 million seed capital from Omnivore and Hatch Norway. According to Rajamanohar, the new farm laws have little to do with animal husbandry and fisheries, hence, the impact may not be relevant there.

## Clover Ventures



Co-founder Avinash BR

**CLOVER VENTURES WAS** started by childhood friends Avinash BR, Gururaj Rao, Arvind Murali and Santosh Narasipura—all aged 40 years today. The idea germinated when they used to spend occasional weekends at a coffee estate owned by co-founder Narasipura in Karnataka's Chikmagalur.

Avinash was a part of early-stage VC firm Aavishkaar and was acquainted with greenhouse farming where crops are grown in controlled microenvironments. While pooling in different ideas on the table, the idea of hydroponics—a type of horticulture where crops grow without soil, by using mineral nutrient solutions in a water solvent—enthused all the founders. "We did research and decided to set up a greenhouse on an acre of land and thus began the journey of Clover in 2017," adds Avinash.

The founders started by setting up their own greenhouse farm on the outskirts of Bengaluru and growing fresh produce. They sold it to B2B clientele such as internet kitchens and fine-dining outlets. Following up on the early favourable response on the high and clean quality of the fresh produce, they did a deep dive in understanding the ecosystem for perishable fresh produce—where it is grown, how

does it reach customers, the challenges for stakeholders at either end of the spectrum, etc. "Increasing demand from customers for a wider product portfolio, coupled with us hitting peak production capacity in our farm, meant we started reaching out to farmers with a greenhouse to supplement the production capacity. We

realised that the majority of farmers who have greenhouses are unable to leverage the asset judiciously as they are grappling with challenges of demand know-how, yield, productivity and access to markets. We then started with such farmers and offered them full-stack agronomy service and ensuring yields and productivity for them," he says.

Currently, Clover is working with over 150 farmers across Bengaluru and more than 70 farmers in Hyderabad. It grew at a CAGR of 40% from April to December 2020. "We also introduced 40 new stock keeping units (SKUs) in 2020 and expanded to Hyderabad in 2019. Revenue has grown 4x over the last six months," says Avinash. Clover raised its seed-round of \$1 million in December 2018.

Commenting on the controversial farm laws, Avinash says that as a player in the ecosystem who is trying to build an equitable balance between farmers and consumers, the changes intended in the Bills are in the right direction. "However, we cannot expect overnight sea changes. Stakeholders will have to let the implementation play out while being mindful of making required adjustments down the course," he adds.



## GramCover



Jatin Singh, founder, GramCover

stock insurance, etc, on our platform with ticket sizes ranging from ₹35 to ₹2,000. For the access created for rural customers through our tech platform and point-of-sale partner network, we are paid brokerage by insurance companies, which ranges from 10-16.5% of the premiums distributed," explains Singh.

GramCover's target audience is clearly the rural Indian. "As we all know, large parts of rural India are dependent, directly or indirectly, on agriculture. In that sense, small-holder farmers with land holding of less than 2 hectares form a key client segment. This would also include landless cultivators who take land on a tenancy basis and pursue agriculture. These farmers are the most vulnerable and have the least access to formal finance as well as insurance," he adds.

Over the past three years, the startup has been growing by more than 100% y-o-y. "This year, we are surpassing ₹100 crore in gross premium," Singh says. Over 1.7 million farmers in the country have purchased insurance through GramCover since its inception. In the past few years, GramCover has worked in seven states, 28 districts and 3,000-plus villages.

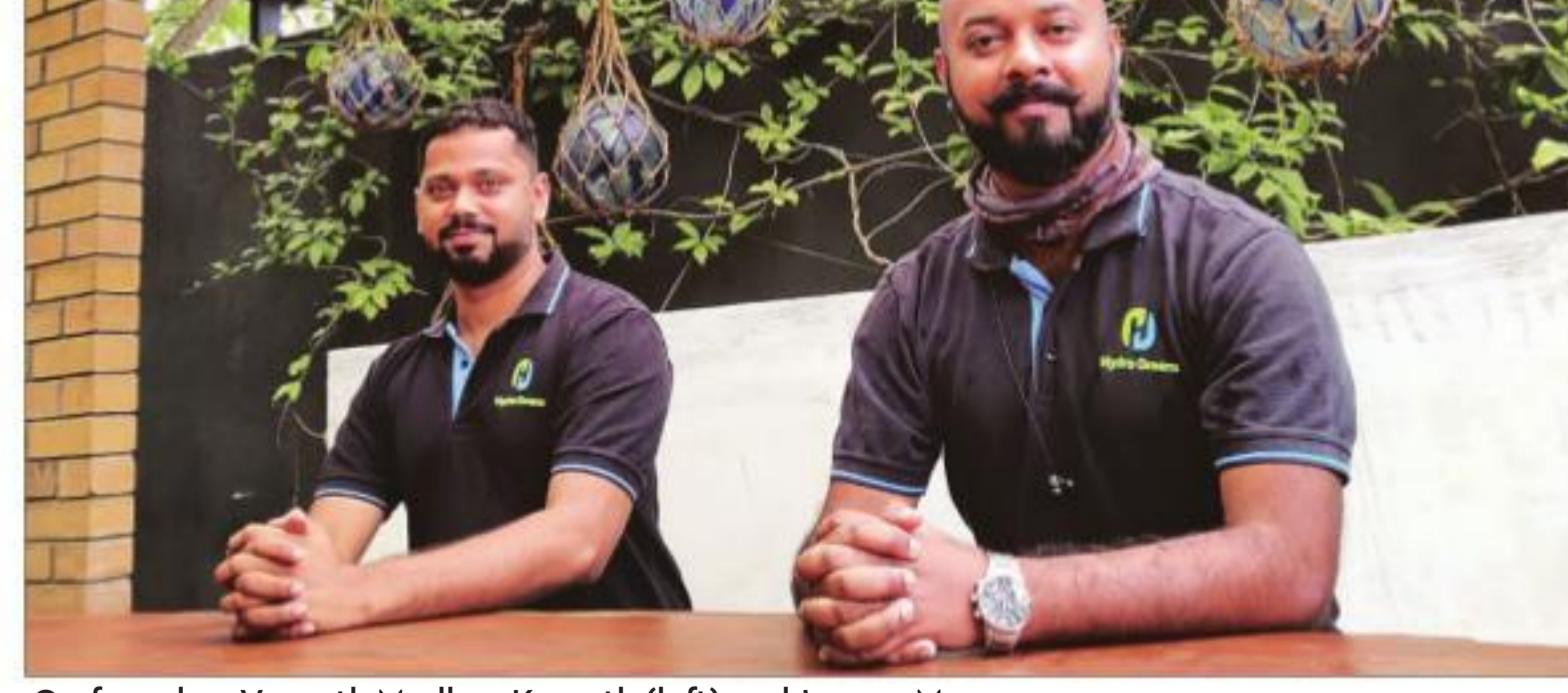
Commenting on the new farm laws, Singh says they need more definition in consultation. "Some parts are okay, but when they were pushed through Parliament, I foresaw that they would see tremendous amount of resistance. I think the government will have to peddle back on at least two of those three laws. I am neither for or against them. I think the whole structure or the intent was good, but the communications as well as the nuance are missing," he adds.

**BASED IN BENGALURU, THIS GREENHOUSE AGRI STARTUP DELIVERS FRESH PRODUCE THROUGH TECH**

## Hydrogreens

**THE SHORTAGE OF** feed and fodder remains a major area of concern in India owing to the huge gap between demand and supply. As per an estimate by the National Institute of Animal Nutrition and Physiology—affiliated to the Indian Council for Agricultural Research—the deficit in the requirement and availability of dry fodder, green fodder and concentrates in 2015 was 21%, 26%, and 34%, respectively. This may increase to 23%, 40% and 38%, respectively, by 2025, as per the report.

This, in turn, accounts for a major reason why Indian livestock milk productivity is 20-60% lower than the global average. Feed alone constitutes 60-70% of milk production costs. To address this issue, 38-year-old Vasanth Madhav Kamath and 35-year-old Jeevan M started Bengaluru-based Hydrogreens in 2019, which sells vertical climate-controlled grow systems named as 'Kambala' to farmers in dry and arid regions. Using it, 20-30 kg of high-protein fodder can be harvested every day in limited space—using very little water (optionally)—and run on solar power even in extreme temperatures. "We have deployed about 100-plus systems in Karnataka, Andhra



Co-founders Vasanth Madhav Kamath (left) and Jeevan M

Pradesh, Rajasthan, Odisha and Meghalaya, etc. We are growing steadily at about 30% QoQ and have clocked about ₹25 lakh in revenue," says Kamath.

Welcoming the new farm Bills, Kamath hopes that they could have the same or better impact than the Milk and Milk Product Order (MMPO) 1992, which expanded the scope to organise dairy processing in addition to the co-operative movement. "With

more capital flowing into the sector, technological infrastructure like bulk milk chilling centres at thousands of locations, coupled with processing centres at hundreds of locations, have happened. This has helped consumers get more options and more value, while the farmers also got more price for their produce," he says, adding. "We hope that the Indian dairy system becomes an example that inspires the industry, farmers and consumers to be a part of a fair value chain that is best for all and good for the climate too."

# Fe Lines

STORIES AND TRENDS FROM INDIA AND AROUND THE WORLD THAT CAUGHT OUR FANCY

SUNDAY, FEBRUARY 21, 2021



## A ministry of fashion?

Nations are becoming increasingly conscious about regulating carbon emissions from the fashion industry. Is a ministry of fashion then the need of the hour?

VAISHALI DAR

**L**AST YEAR, BILL GATES wrote in his blog *GatesNotes* that, by 2060, climate change could be just as deadly as the pandemic, and by 2100, it could be five times as deadly. "In the next decade or two, the economic damage caused by climate change will likely be as bad as having a Covid-sized pandemic every 10 years," he said.

Not just Gates, but many other climate advocates, too, have stressed that the current global crisis can inform the response to the next one. The fact remains that, besides automobile and energy, fashion is one of the major polluting industries in the world that needs major attention, as it contributes to divergent forms of environmental pollution, including water, air and soil.

Simply put, overproduction of fashion items, use of synthetic fibres and agriculture pollution of fashion crops are a few factors that contribute to waste pollution. Take, for instance, polyester, one of the most popular fibres used in fashion, which is non-biodegradable. In fact, fast fashion, quick and affordable trendy wear, is a massive producer of waste that combines cheap labour and clothes.

If the fashion sector continues on its current trajectory, that share of the car-

bon budget could jump to 26% by 2050, according to a 2017 report from the Ellen MacArthur Foundation. The foundation also reports that more than \$500 billion of value is lost every year due to clothing under-utilisation and lack of recycling.

World leaders have now slowly begun to realise the catastrophic future of climate change, especially when it comes to regulating the industry. US President Joe Biden announced America's return to the international Paris Agreement to fight climate change with a safe global temperature, increased climate resilience and financial flows aligned with a pathway towards low greenhouse gas emissions and a climate-resilient development.

French legislator Brune Poirson, who was officially one of the three secretaries of state to the minister for ecological and inclusive transition, was unofficially in charge of fashion and has been known to ban brands from destroying an estimated \$700 million worth of unsold goods annually, a common practice in the French fashion industry.

The Hong Kong Research Institute of Textiles & Apparel (HKRITA) has a garment-to-garment recycle system (G2G) for old clothes broken down into fibres and yarns to make raw material for knitted new clothes. This fibre-to-fibre recycling method is cost-effective and there's no secondary pollution, ensuring that the life of the recycled material is prolonged in a sustainable way.

If responsible fashion is the call of the hour, nations might like to add an additional portfolio of ministry of fashion for better incentivised, locally-produced and technologically-advanced systems to tackle pollution. The ministry may set guidelines, scrutinise products, examine markets and assess demand and supply.

Brands are also now becoming conscious of how damaging fast fashion is for the environment and taking small steps in consciously building

## CLIMATE CHANGE DISASTERS

Climate change is here and for real. The year 2020, in fact, saw many instances of climate change-related disasters that resulted in loss of lives, property, as well as destruction of nature. Here are some such disasters that have taken place in recent times.  
By Reya Mehrotra



### California wildfires

A combination of causes like increased warming due to climate change, wind conditions and years of fire suppression led to the California wildfires of 2020. By the end of the year, approximately 9,639 fires had burnt 43,97,809 acres of forest area, making 2020 the largest wildfire season in California's modern history. Started again by lightning strikes in August last year, California's August Complex fire was described as the first 'gigafire' that burnt over one million acres over seven counties.

### China floods

In June 2020, heavy seasonal rains in China resulted in large-scale flooding, affecting parts of southern China. Described as the worst since 1998, the floods gradually spread to eastern and central China by July. By August, it was declared that the floods had affected 63.46 million people and caused great economic loss. Around 54,000 houses

### Uttarakhand floods

An example of the most recent climate change disaster is the Uttarakhand floods of 2021 in Nanda Devi National Park, a Unesco World Heritage site. It is believed to have been caused by a landslide or a glacier burst at Nanda Devi. The result was the flooding of Chamoli district, though the water receded after a few hours. At least 36 people were reported dead, while 170 are still missing. The Rishiganga power project on the Rishiganga river was completely damaged, while the labourers working at the site went missing. The bridge that connected 13 villages in the Tapovan area was washed away too.



collapsed, while 2019 people were found dead or missing. Not only this, 76 important national cultural relics and 187 provincial cultural heritage sites were damaged during the floods. Experts believe that climate change was to be blamed partly for the disaster and the future holds more such events. The primary cause of the floods was described as rains.

### Cyclone Amphan

Climate change is said to increase the damage caused by cyclones, for instance, increasing sea surface temperature that may further strengthen the cyclone, increasing rainfall intensity, and rise in sea levels and so on. Catastrophic tropical cyclone Amphan wreaked havoc in West Bengal, Odisha and Bangladesh in May 2020.



### Typhoon Vamco

Also called Typhoon Ulysses, it was a deadly Category 4 typhoon that affected Philippines and Vietnam. The typhoon also caused the worst floods since 2009 in the Metro Manila and Ketsana regions. It was the 10th typhoon and 22nd named storm of the 2020 Pacific Typhoon Season. It is said to have originated in Palau and made its landfall in Quezon. It turned out to be the sixth costliest Philippine typhoon, causing considerable damage. Before Typhoon Vamco, Philippines witnessed three other cyclones: Molave, Goni and Tropical Storm Etau.

### African locust infestation

The pest outbreak of desert locusts from 2019 to 2021 has become a threat to food supply across East Africa, Arabian Peninsula and the Indian subcontinent. Though the locust population has been steadily declining, it is said to be the worst outbreak in 70 years in Kenya. The plague began in June 2019. Travel restrictions imposed due to the pandemic led to hampered transportation of pesticides and other equipment in fighting the locust attack. Locust population thrives when periods of heavy rainfall are followed by periods of drought. The desert locusts continue to threaten the countries around Southern Red Sea and Gulf of Aden.

### Australian bushfires

The Bushfire Season of Australia between 2019 and 2020 came to be known as the Black Summer. The period was marked by unusually intense bushfires across parts of Australia. From September 2019 to March 2020, the fires heavily impacted various parts of New South Wales. The fires were extinguished in New South Wales completely by March 4, 2020. But by March, the fires had burnt an approximate area of 18.6 million hectares, damaged over 5,900 buildings and killed at least 34 people. Some endangered species were believed to have been driven towards extinction, while billions of terrestrial vertebrates were affected. While at its peak, the air quality in the southern and eastern states dropped to hazardous levels.

## TECH-NOW-LOGY

# Clubhouse, a tiny audio chat app, breaks through

The 11-month-old app has exploded in popularity, even as it grapples with harassment, misinformation and privacy issues

ERIN GRIFFITH & TAYLOR LORENZ

**R**OBERT VAN WINKLE, who is better known as the rapper Vanilla Ice, held court online recently with more than 1,000 fans. In a rambling conversation, Van Winkle praised the poses of the 1990s band Bell Biv and demurred when asked about his relationship with Madonna. He dispensed advice on real estate and life, saying, "You got to protect your happiness to protect your life." At one point, an attendee serenaded the gathering with a cappella version of his hit *Ice Ice Baby*.

Several hours later, Van Winkle confessed that he needed to leave before the mother of his child got angry. It was the kind of freewheeling and unpredictable event that has been happening around the clock on Clubhouse, an 11-month-old social media app that has exploded in popularity with the tastemakers of tech and popular culture and that is quickly becoming a town square for debates over free speech and politics.

The app, which lets people gather in audio chat rooms to discuss different topics, has been downloaded nearly four million times in the last month alone, according to Apptopia. Public figures as various as Elon Musk, Ai Weiwei, Lindsay Lohan and Roger Stone have joined it, and the unconstrained conversations it has enabled have incurred the wrath of China, which banned Clubhouse recently.

In the process, Clubhouse has generated debate about whether audio is the next wave of social media, moving digital connections beyond text, photos and videos to old-fashioned voice. In thousands of chat rooms every day,

CLUBHOUSE HAS GENERATED DEBATE ABOUT WHETHER AUDIO IS THE NEXT WAVE OF SOCIAL MEDIA, MOVING DIGITAL CONNECTIONS BEYOND TEXT, PHOTOS AND VIDEOS TO OLD-FASHIONED VOICE

Clubhouse's users have conducted unfettered conversations on subjects as varied as astrophysics, geopolitics, queer representation in Bollywood and even cosmic poetry. "This is a major change in how the social internet works," said Dave Morin, who founded the social network Path more than a decade ago and has invested in Clubhouse. "I believe it's a new chapter."

Clubhouse's trajectory has been rapid — it had just a few thousand users in May — even though the app is invitation-only and not widely available.

The invitations are so coveted that they have been listed on eBay for as much as \$89. Media companies such as Barstool Sports have also set up Clubhouse accounts, and at least one firm has said it plans to hire a "senior Clubhouse executive." The attention has overwhelmed the tiny San Francisco startup, which has around a dozen employees and was founded by two entrepreneurs, Paul Davison and Rohan Seth. While Clubhouse raised more than \$100 million in funding last month and was valued at \$1 billion, it has struggled to handle the surging traffic. On Wednesday, the app crashed.

Also, Facebook and Twitter are working on similar products to compete with it. Clubhouse is also contending with rising complaints about harassment, misinformation and privacy. In one incident last month, a user promoted conspiracy theories about the coronavirus vaccines and discouraged people from getting the shots, leading to harassment of a female doctor.

This month, German and Italian regulators publicly questioned whether Clubhouse's data practices complied with European data protection laws. And China blocked the app after political conversations popped up on it

outside the country's tight internet controls. Clubhouse is following a classic Silicon Valley start-up path that social media companies like Twitter, Snapchat and Facebook have also trod: viral growth followed by the messy issues that come with it. It is the first American social media company to break out in years. The last global social networking hit was TikTok, a Chinese-owned app that catapulted 15-second videos into the cultural discourse.

Davison, 40, and Seth, 36, declined to be interviewed. In a Clubhouse discussion on Sunday, Davison said the company was rushing to hire, build new features and release an Android version of the app. "It's just been crazy, we've had so many people joining," he said. Davison and Seth, who both attended Stanford University, are repeat entrepreneurs. Davison created several social networking apps, including Highlight, which allowed users to see and message people nearby. Seth was a Google engineer and co-founded a company, Memry Labs, which built apps. Those start-ups were either bought or shut down.

In 2019, the two men — who had met through tech circles in 2011 — built a prototype podcasting app, Talkshow, which they called their "one last try." But Talkshow felt too much like a formal broadcast, so they decided to add a way for people to spontaneously join the conversation, Davison said in an interview with the *Hello Monday* podcast last month.

Last March, Davison and Seth started Clubhouse. They added a way for multiple speakers to broadcast at once and allowed people to bounce between digital rooms as if they were going from stage to stage at a music festival or business conference. To avoid overwhelming their start-up, they doled out invitations slowly. The app caught on as people sought new ways to connect with one another in the pandemic. Some of its earliest users were Silicon Valley venture capitalists such as Marc Andreessen and his business partner Ben Horowitz, who introduced Clubhouse to their networks. Oprah Winfrey, MC Hammer and John Mayer joined. "There's this feeling of access that's really hard to replicate," said Andy Annacone, an investor at Tech-Nexus Venture Collaborative, which operates a fund that invested in Clubhouse. In May, Andreessen and Horowitz's venture firm, Andreessen Horowitz, put \$10 million into Clubhouse, valuing it at \$100 million.

Adam Satariano contributed reporting



### Typhoon Vamco

Also called Typhoon Ulysses, it was a deadly Category 4 typhoon that affected Philippines and Vietnam. The typhoon also caused the worst floods since 2009 in the Metro Manila and Ketsana regions. It was the 10th typhoon and 22nd named storm of the 2020 Pacific Typhoon Season. It is said to have originated in Palau and made its landfall in Quezon. It turned out to be the sixth costliest Philippine typhoon, causing considerable damage. Before Typhoon Vamco, Philippines witnessed three other cyclones: Molave, Goni and Tropical Storm Etau.

The cyclone is said to have caused at least \$13 billion worth of damage, making it the costliest cyclone ever in the North Indian ocean. Approximately 118 people lost lives during the cyclone. It was the fourth super cyclone and the strongest one to hit West Bengal since 1582. PM Modi announced a \$10-billion relief package for West Bengal and \$5 billion for Odisha.

New Delhi

# Leisure

SUNDAY, FEBRUARY 21, 2021



## HERITAGE SITES

Four sites in Madhya Pradesh have been declared World Heritage Sites by Unesco: the Khajuraho Group of Monuments (1986), including Devi Jagadambi temple, Khajuraho, Buddhist Monuments at Sanchi (1989) and the Rock Shelters of Bhimbetka (2003)

**The Mandu Festival announces the arrival of Madhya Pradesh as a wellness destination for a pandemic-hit society**

FAIZAL KHAN

INSIDE THE JUST-OPENED art district at the Mandu Festival, the bristles of local artist Rajendra Yadav's brush swiftly enveloped a wooden panel with the intricate patterns of Gond art. "For our tribal community, painting is a celebration of life," says Yadav, whose works at the festival's art district pointed to a changing direction in tourism strategy for Madhya Pradesh.

For a society reeling from the catastrophic effects of the coronavirus pandemic, rewriting of programming by the Mandu Festival to include a tribal art that celebrates life provided the much-needed relief. "This edition of the festival is a huge turning point. You have something like a normal life offered here," says Krish Chowdhry (of travel industry-specific B2B marketing company Candid India) who participated in the three-day event.

Touted as a major wildlife tourism destination, Madhya Pradesh is changing its identity to align with the needs of a world paralysed by the pandemic. The second edition of the Mandu Festival, held in the hill town of Madhya Pradesh's Malwa region during February 13-15, added paintings, art installations, morning raga and yoga sessions to cycle tours, heritage walks, horse trails and fishing trips for its participants from across the country.

While fusion folk band Kabir Cafe performed a soulful rendition of poet Kabir's verses on the opening day of the festival, a crafts district and a food district displayed a rich local culinary heritage and handicrafts.

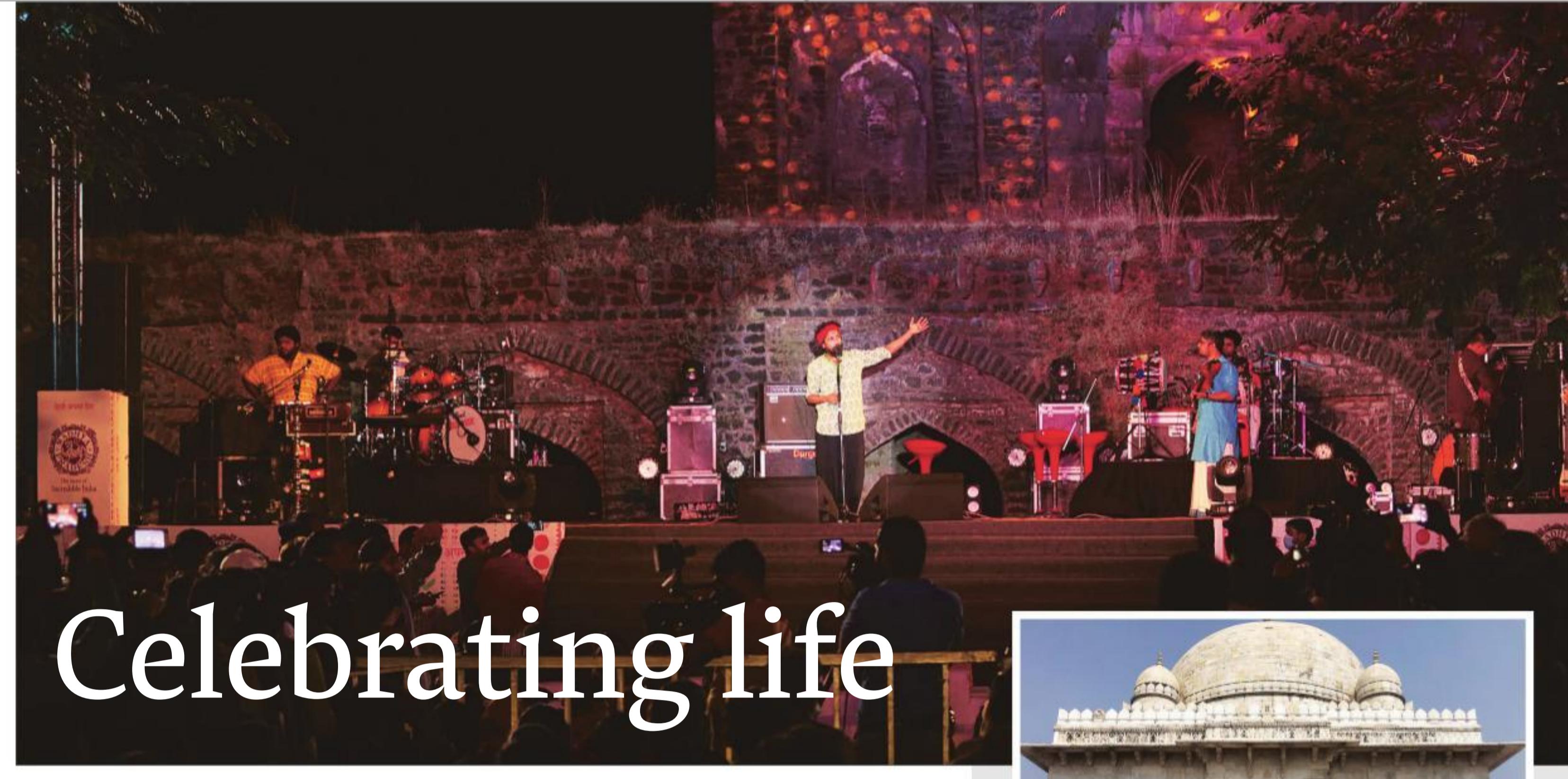
"The town lends itself beautifully to people who want to unwind," says Sonia Meena, deputy secretary, Madhya Pradesh tourism department, which is rebranding the state as a wellness destination. "Post-Covid-19, people have become oriented to wellness," adds Meena, additional managing director of Madhya Pradesh Tourism.

When the state's rebranding as a wellness destination is complete, the Mandu Festival will be remembered as an important foundation. Alongside an array of major wildlife sanctuaries in the state like the Kanha Tiger Reserve, Bandhavgarh National Park and Panna National Park, calm and nature-endowed small towns like Mandu will bestow the rare status of a wellness destination to Madhya Pradesh. "Mandu is not very crowded and suited to visitors seeking mindfulness," says Meena.

There were several takers for the yoga sessions and fishing trips during the Mandu Festival. It helped that the sleepy town with just 15,000 inhabitants boasts of 23 notified water bodies. The state tourism department is also investing in new products like eco tourism and rural tourism under a responsible tourism strategy to add weight to its wellness campaign.

Tour operators are excited at the prospect of adding a wellness destination like Mandu to their list during the pandemic. "Mandu is a beautiful destination that offers peace and tranquility. There are many quiet spots in the hill town where one can indulge in yoga and meditation," says Prabhat Verma, executive director, Le Passage to India, part of TUI India, the country's leading inbound tour operator.

Mandu, Verma says, is usually offered



(Top) Folk fusion band Kabir Cafe performed on the opening day of the second edition of the Mandu Festival, held in the hill town of Madhya Pradesh's Malwa region during February 13-15; (above) a local folk troupe at the festival; and (right) a cycle trail for visitors to the festival



by tour operators as a monsoon destination. "Thanks to the Mandu Festival, travel agents and tour operators are now convinced that the town could be promoted as a wellness destination," he adds. "It is an ideal place for rest, relaxation and rejuvenation."

The story and heritage of the town, too, are aligning with Mandu's newfound role as a wellness destination. At the Mandu Festival, the participants were treated to a sound and light show at one of the town's many forts, narrating its rich his-

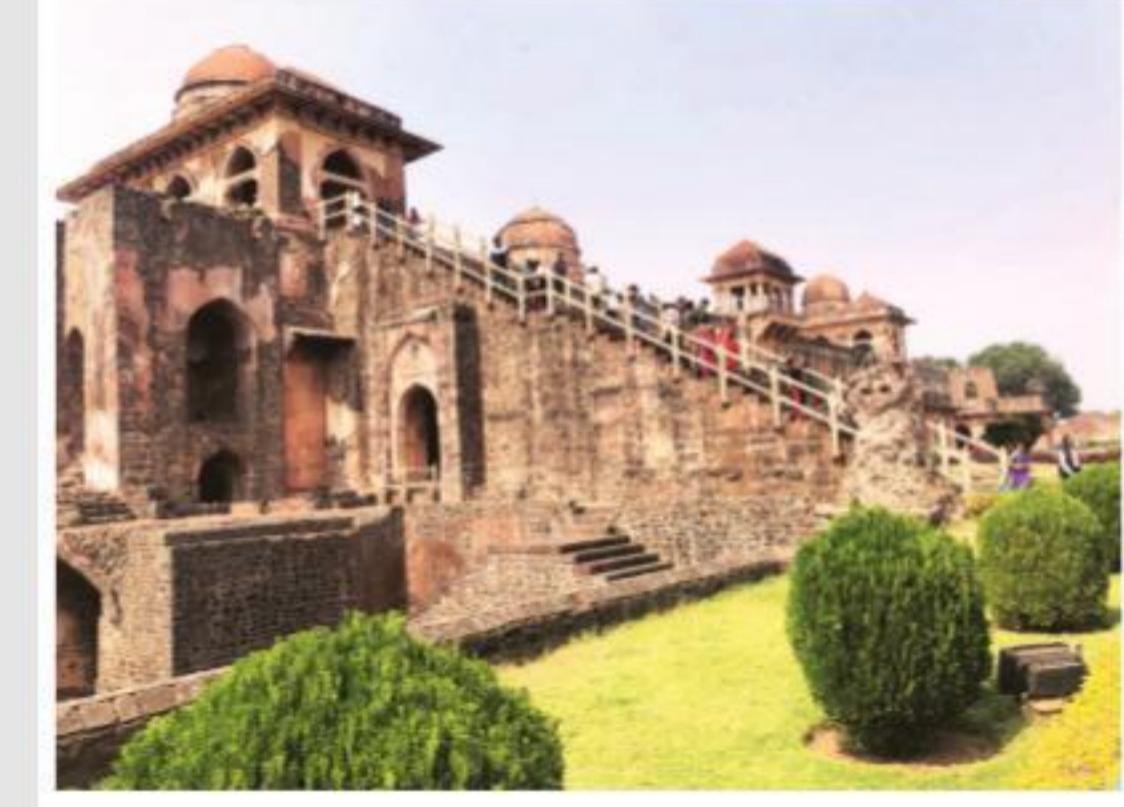
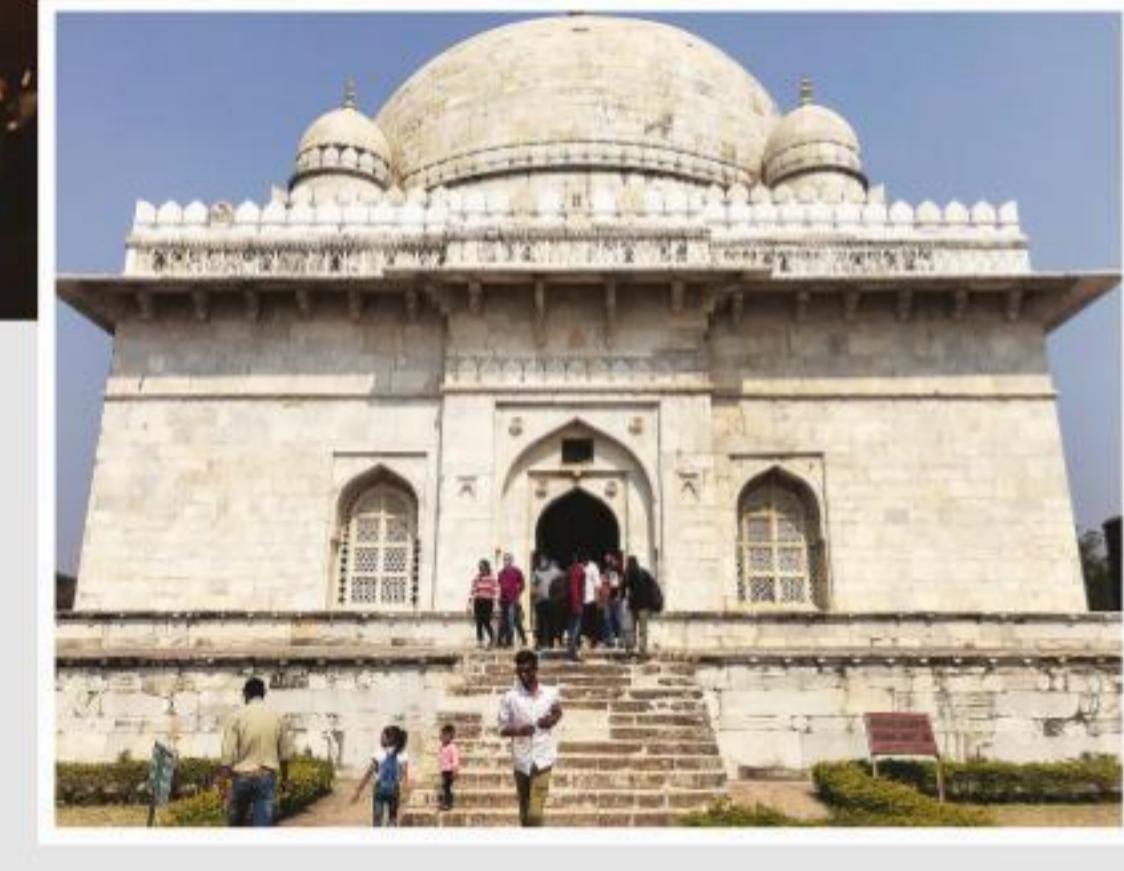
tory under the Paramara dynasty, the Khalji Sultans and the Mughals. A highlight of the show was the fascinating love story of Sultan Baz Bahadur and poet Rani Rupmati the town witnessed in the 15th century.

"The story of Baz Bahadur and Rani Rupmati is authentic, but there is a lot of hype built around it," says Sanjay Kumar Kothari, CEO of Kolkata-based Just Holidays, which specialises in high-end leisure travel. "I haven't seen any other domestic destination situated on a small

hill with so much history," adds Kothari. "Jaipur is comparable, but it is on a plain."

Adds Veneeta Rawat, director, Amazing Vacations (based in Mumbai), who participated in the Mandu Festival: "The monuments in Mandu are spectacular and the world needs to know about them." The ancient history of Mandu, witnessed in the ruins of the Lohani caves and temples scattered in the town and medieval monuments like Jami Masjid and Jahaz Mahal, pack a rich heritage.

Faizal Khan is a freelancer



(From top) The 15th-century marble mausoleum in Mandu of Malwa's first Sultan, Hoshang Shah, which many believe inspired the architect of the Taj Mahal; the Mandu fort complex, which houses the majestic Jahaz Mahal; and the pavilion built by Malwa Sultan Baz Bahadur for poet Rani Rupmati, overlooking his palace

## The big 10

The recently-concluded Comic Con was a week-long celebration to commemorate the 10th anniversary of the event in India

NAMRATA RAO

COMIC CON INDIA turned 10 this year and to celebrate the milestone, a week-long celebration was held from February 15 to 20. Owing to the pandemic, however, it took a hybrid form this year. "The event was a mix of exhibition and entertainment. Over the past year, in fact, we have been increasingly active digitally to keep our connection with the audience strong," says Jatin Varma, founder, Comic Con India, adding, "An



event like Comic Con can't be recreated virtually, as the uniqueness comes from the live experience which can't be replicated. However having said that, we did take certain elements digital. We hosted a lot of live chats with creators, partners and people from the entire ecosystem. This is something that fans would have seen on our main stage at the live show in the past. But this time, with it being digital, they could view it at leisure from their homes... anyone and everyone could tune in."



THE CELEBRATION SAW VIDEOS FROM ALL THE CREATORS WHO PARTICIPATED DURING THE FIRST COMIC CON IN 2011



(From far left) Jatin Varma, founder, Comic Con India; and file photos of visitors at Comic Con

A defining feature of Comic Con has been cosplay, which sees fans dress up enthusiastically as their favourite pop culture characters. This year, however, things were a little different. "Cosplay continues to be big. While the regular show season was paused, we still held a digital Indian Championship of Cosplay Retrospective, where the reigning champions joined us for a panel. The views and responses were phenomenal," offers Varma.

The celebration also saw videos from all the creators and partners who participated during the first show in 2011. There were live chats with a few creators and guests who were present at the first show. An artwork, specially created to commemorate the 10th anniversary, was also unveiled.

The artists involved in creating the artwork were Abhijeet Kini, Saumit Patel, Savio Mascarenhas and Sumit Kumar.

Video commemorations were also done by participants, including creator and writer Aabid Surti, Reena Puri, executive

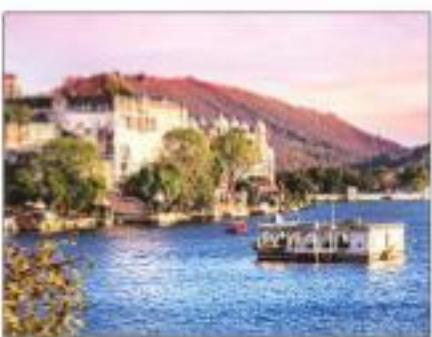
editor, Amar Chitra Katha, Rajani Thinadi, editor, Tinkle Magazine & Digest, Savio Mascarenhas, group art director, Amar Chitra Katha and Tinkle, Abhijeet Kini, independent artist and creator, creator of Angry Maushi Vishwajyoti Ghosh, graphic novelist and podcaster Karan Vir Arora, among others. Another draw for fans and visitors at the event is merchandise. When asked if they are considering selling merchandise online as well, Varma says, "We have been beta-testing it... we have seen some success in this model, but we are events and content company and not really an e-commerce entity. So this will remain a small part of our plan for now."

Celebrating the illustrated medium, Comic Con India brings together the whole comics industry and related fields such as toys, games, films and animation, along with fans of this culture from all age groups. The first ever Comic Con was held in Delhi in 2011 and then over the period of one year, it expanded to Mumbai and Bengaluru. Today, it has grown to multiple events across the country, including Mumbai Film and Comic Con, Bangalore Comic Con, Hyderabad Comic Con, Ahmedabad Comic Con, etc.

New Delhi

# Footloose

SUNDAY, FEBRUARY 21, 2021



## ROMANTIC SPOT

Dubbed 'the most romantic spot on the continent of India' by British administrator James Tod, Udaipur is a tourist destination and is known for its history, culture, scenic locations and Rajput-era palaces

### CEYLAN YEGINSU

**T**HE VENUES HAD been booked, the flowers selected, outfits tailored, menus tasted and playlists curated. But as the coronavirus ravaged the world last year and travel shut down, many couples who had planned destination weddings were forced to postpone their nuptials.

Now, almost a year later, with new variants emerging and with travel restrictions still in place, they find themselves faced with a prospect they hadn't imagined: postponing again.

Marissa Barmine, a medical student, had initially planned to host around 160 guests at the Perry Lane Hotel in Savannah, Georgia, in April.

Now, in wedding terms, the date is almost upon them, and the hotel says it can hold a socially distanced wedding for 120 people that month. "But Covid is out of control over here in the US, and it just feels irresponsible to bring together so many people in this environment," Barmine said. "We just don't feel comfortable."

When the couple told the hotel they'd like to postpone, they were told that would be considered a cancellation, and they'd be out the \$10,100 they'd already put down and have to pay the cost of a new event as well.

"The risks involved did not matter to them. What mattered was what they could do legally and get away with, and they insisted that it was still possible to go ahead with the event," Barmine said. "We had booked out the date in advance, and their argument was that it was too late to give it to another client, meaning that they would lose money." (The hotel did not respond to a request for comment.)

Instead, the couple is planning a wedding with just 17 guests, including immediate family and grandparents.

The Perry Lane Hotel did give the couple a complimentary suite and is allowing them to apply the food and beverage cost for the smaller event toward their cancellation fee. Still, their 17-person reception is going to cost a minimum of \$10,000.

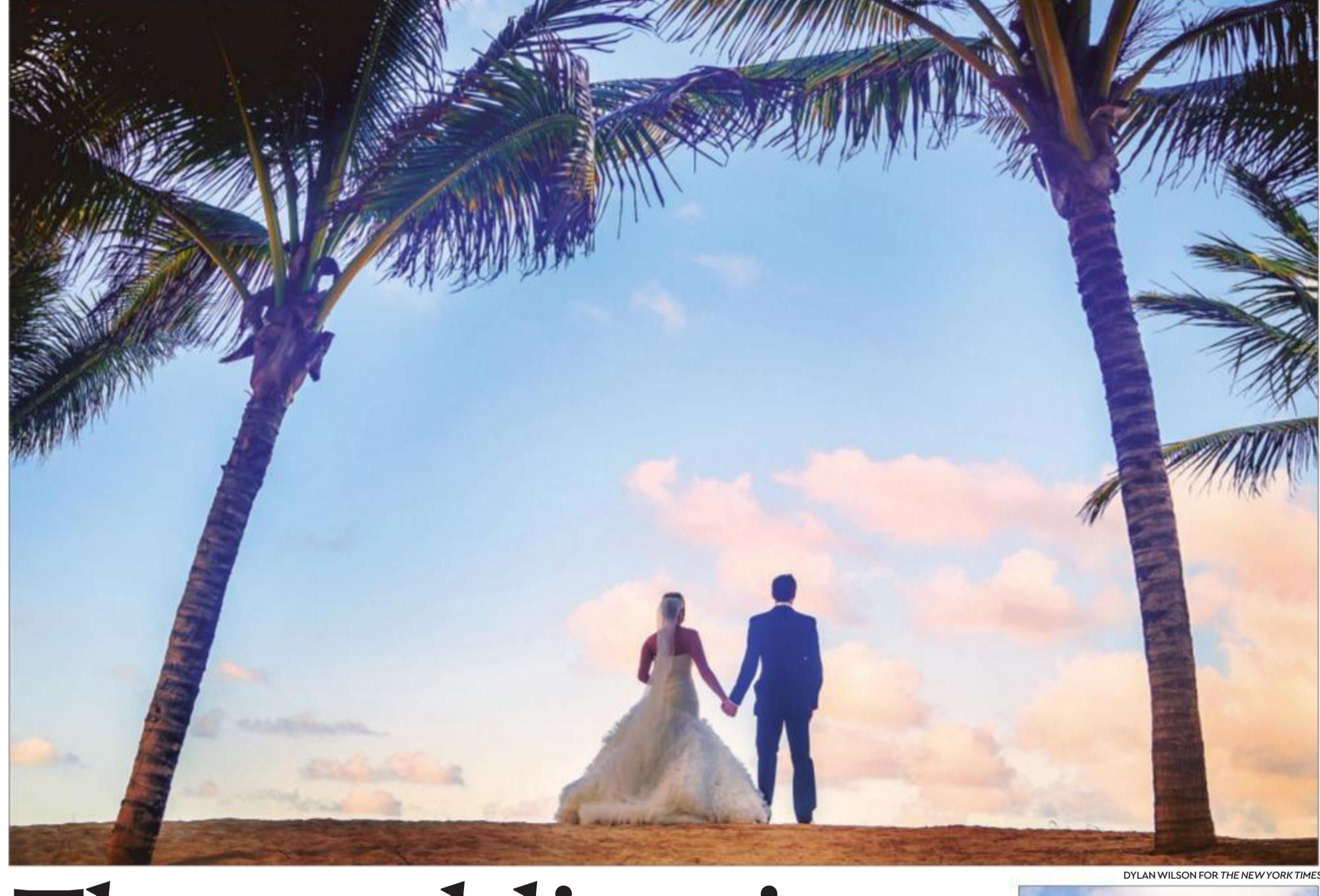
"No amount of money could make up for someone getting sick, and I know in my heart we made the right decision," Barmine said. "But you put so much time and effort into planning this big event that you want to share with all your friends and your family and you imagine what it's going to be like, so when you realise it's not going to happen, it's really hard," she said with a sigh. "I definitely cried."

A recent study by The Knot, an online wedding planning platform, found that 47% of couples who planned to wed in 2020 will now celebrate in 2021 or later, with health and safety remaining a top priority.

The biggest challenge for couples is figuring out what date feels safe. Will a June wedding be possible? Is September more likely? October? Even if the virus is brought under control by the summer, many worry that travel restrictions will remain in place, including requirements for vaccinations, testing and mandatory quarantine to prevent the spread of new variants, that would make it hard to assemble a large number of guests at a Caribbean resort or romantic Italian inn.

Last year, when Italy became the epicentre of the coronavirus outbreak in Europe, Auroto Chatterjee and Sonia Angral, an Indian couple living in Singapore, postponed their wedding in Tuscany to July this year. But in January, Singapore announced new travel restrictions through the end of the year that could prevent the couple from returning if they go to Europe to marry.

"If you are an expat on a work visa,



DYLAN WILSON FOR THE NEW YORK TIMES

## The wedding is postponed. Again

Couples who put off their destination nuptials a year ago at the start of the pandemic are facing the prospect of delaying for another year

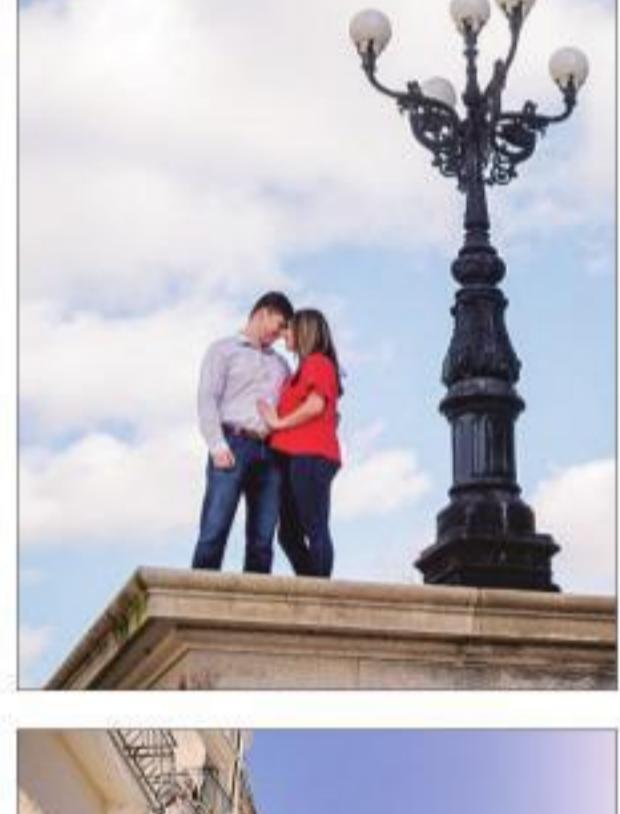


you are free to leave, but if you want to come back, your employee has to put in a petition with immigration services and that is a headache. My friend was denied seven times," Chatterjee said. "So basically, we could be faced with a situation where our guests can travel to our wedding, but we can't," he said.

So far, their chosen venue, Castello Di Vicarello in the Maremma countryside,

was contingent on a 20% price increase. "I am not very optimistic that it will happen this year either," Chatterjee said. "There are so many factors involved. Even if we can return to Singapore, will our families in India be able to get visas?

"The place is very special to us, so we don't really have a choice. This is where we want to do it and we'll stick it out, whether it's this year, next year or the year after that," Chatterjee said. "I just hope they don't keep putting up the price," he added with a nervous laugh.



Will Europe reopen to US citizens? There is still so much uncertainty."

The couple is adamant about marrying in Italy, even if it means postponing yet again.

"It becomes our honeymoon, then it's our honeymoon, if it's our wedding then it's our wedding, but if it doesn't happen this year, then it's not happening," she said. "I want to have kids and get on with my life. I'm not going to put my life on hold any longer for a party."

NYT

## In Canada, Americans are missed, with limits

US visitors usually mean big business for Canada's tourism industry. But the pandemic has blunted lonesomeness for the country's best friend

DAN BILEFSKY

DAVID MCMILLAN, THE co-owner of Montreal's famed temple of gluttony, Joe Beef, used to spend his days obsessing over his signature dishes like rabbit with mustard sauce, and lobster spaghetti. These days, however, he has another preoccupation: studying American vaccination rates.

Before the pandemic, so many American

gastronomy pilgrims from New York, Boston and Los Angeles came each week to Joe Beef that many local residents, facing a 10-week waiting list, all but gave up trying. The Americans, McMillan recalled wistfully, thought nothing of buying expensive bottles of Champagne and sucking down oysters until midnight, before purchasing his prophetic-sounding cookbook *Surviving the Apocalypse*.

"Ah, how I miss the Americans," said McMillan, who presides over a mini-empire of four restaurants in the city, including Liverpool House, where Justin Trudeau once bromanced President Obama. American tourists, he added, accounted for half of Joe Beef's pre-pandemic weekly revenue of about \$118,000, or about 150,000 Canadian dollars.

"When the Americans were here every night it felt like we were putting on a Broadway show."

"Now, I look every day at how the US



AMERICANS ARE DRAWN TO CANADA'S PROXIMITY & ITS MIX OF COSMOPOLITAN CITIES AND NATURAL LANDSCAPES

vaccination is going," he added. "And I get messages every day from American clients asking when they can get back in."

It's a question many in the Canadian tourism industry have also been asking, ever since the Canada-US border was closed to non-essential travellers in March. The loss of American visitors, armed with their strong dollars and consuming zeal, has buffeted popular destinations like Montreal, Quebec City and Vancouver, already reeling from a debilitating pandemic. Canadian airlines have been forced to make thousands of layoffs.

More than two-thirds of the 21 million international tourists who came to Canada in 2019 were from the US, according to government data, with Americans pumping about \$8.7 billion into the economy.

Canadians have long had a love-hate relationship with their larger, shadier neighbour south of the border. That ambivalence was magnified during the Trump administration, when the merciful American president slapped punishing tariffs on the country, suggested Canada had burned down the White House during the War of 1812 (the country didn't then exist) and called its prime minister, Justin Trudeau, "very dishonest" and "weak."

But it has always been more love than

hate when it comes to travel between the two countries, with Americans drawn by Canada's proximity, its common language in most regions and its mix of cosmopolitan cities and natural landscapes.

Still, while the tourism industry is experiencing one of its worst crises since World War II, recent polls show that the vast majority of Canadians want the borders to remain closed. Canadians, a typically rule-abiding people with a deference to scientific authority, have looked with some horror at the spiraling infection rates in the US, and the handling of the coronavirus during the Trump administration.

Mélanie Joly, Canada's minister of economic development, who is responsible for tourism, said keeping the borders closed was a matter of pragmatism. "We can't talk about reopening the economy until we stop the spread of the virus," she said in an interview. Lamenting the absent Americans, she added: "It's a bit like losing your best friend but you are sick and your best friend is sick and everyone is better off staying at home." She said she hoped the travel industry would be "back on its feet" by September, as vaccination in Canada and the United States accelerated. The border, she stressed, would remain closed until the pandemic is contained.

NYT

# Idea Exchange

SUNDAY, FEBRUARY 21, 2021

AJAY BHUSHAN PANDEY, FINANCE SECRETARY

## Should govt be in the business of business? It should be a catalyst, enabler... Budget indicative of this strategy

Pandey talks about challenges and opportunities of the Feb 1 Budget, says 6.7% tax collection gap will be 'narrower' by year-end, asserts investments are coming and discussions are on at various levels, and explains the government's plan for a bad bank. The session was moderated by special correspondent Aanchal Magazine

**AANCHAL MAGAZINE:** What were some of the key areas that you wanted to focus on in this Budget?

We are all aware that the last one year has been difficult. We tried to intervene through various packages, and each one of them can be called a mini-budget. Around November-December, when we started preparing for the (February 1) Budget, the thought within the Finance Ministry and the PMO was that this is both a challenge and an opportunity. Also, we thought about measures that would make us capable of not just handling the present challenge but would also put India on the reform trajectory. It was our attempt to make a quantum leap into the new decade. Intense deliberations took place in December-January within the Finance Ministry, with other ministries, as well as stakeholders outside the government. We got a lot of inputs and ideas, and then you saw the result...

In this Budget, one of the things that we have attempted is transparency... We were quite forthright in admitting that our fiscal deficit will be in the range of 9.5% of the GDP, and then next year it will be 6.3% (of the GDP), and so on. All our expenditure and revenue statements also were very realistically assessed.

As far as the application of money is concerned, we thought about where we can put the money to ensure a multiplier effect. So, there is a quantum jump in capital investment, infrastructure allocation. Then, considering the current crisis, you can see allocation to the health sector, vaccines etc.

It is normally believed that at the time of the Budget, rates are changed, either in personal income-tax, corporate income-tax or in indirect tax. I think this Budget is a far bigger statement than just a few changes in the tax structure. Another statement that we made is that we need stability in the tax rate.

**AANCHAL MAGAZINE:** What is your view on the overall recovery process of the economy in the coming year?

In December, our gross tax collection was down by 12-13%. By the end of January, the gross tax collection, compared to the actual collection in January 2020, came down by 6.7%. Now, with the situation improving, by the end of the year the gap of 6.7% will be narrowed. This year, we have also been very, very prompt in giving refunds to the taxpayers. The total income-tax refund that has been given is almost ₹1.91 lakh crore. Our net revenue collection by the end of January was short by 9.5% of the actual revenue... In a pandemic situation, we need to compare how much was collected last year to how much we are going to collect this year. Our estimate is that the gap will further reduce by the end of March...

Now, for next year, what we have estimated for both indirect and direct tax — which was also predicted in the Economic Survey, by the RBI — is that there could be a nominal growth rate of 14.5%. On 14.5%, we applied a tax buoyancy of 1.16, and that is why the revenue growth in the next year comes to 16.7%. Now, is that an underestimate? My own view is that it is neither an underestimate nor an overestimate; it is a realistic estimate based on sound logic.

**ANIL SASI:** The Finance Minister was quite emphatic in saying that the government has spent through the year to boost growth. In the government expenditure figure of 28% for the current fiscal — if we were to discount the Food Corporation of India borrowings — the increase comes to about 17%, roughly. And, this 17%, if compared to the previous fiscal, 2019-20, which was about 16%, shows that there isn't a big incremental push. Also, in the first three quarters, the spending has incrementally been about 8%. Which means that in the last quarter, which is the current quarter, there will have to be a big spending push. How will that happen, even to achieve the 17%?

If you see, in the first two quarters, our capacity (was affected) because of the lockdown etc... Even in the third quarter, during Diwali, there was a surge in cases, and people went back into their homes as the restrictions were imposed. Fortunately, in the fourth quarter, things are improving. Covid-19 numbers are coming down, people are going out. This will have an impact on government expenditure also. Tradition-



WHY  
AJAY BHUSHAN PANDEY

**H**e was at the centre of the February 1 Budget that marked a shift in the govt's financial strategy, with the economy still reeling from the shock of the pandemic and the lockdowns. He also holds the post of revenue secretary



ILLUSTRATION: SUVAJIT DEY

tionally also, in the last quarter the expenditure is higher... Because of the increased activity, we are also hopeful that we will achieve the figure that we have given both on the revenue and expenditure side; it is not just to look good.

**PRANAV MUKUL:** Privatisation was one of the key themes of the Budget. There was a specific focus on strategic disinvestment, but the only sort of strategic change we have seen in the recent past is one Public Sector Undertaking (PSU) taking over another. Right now, what is it that indicates to the government that the private sector is ready to take over large PSUs?

If you see the major disinvestment processes that are currently going on, particularly Air India and Bharat Petroleum Corporation Limited... these are the indications that we have got. A large number of private players have either participated or they are in the process of participating when the date of the bid comes... This Budget is a statement. The Finance

Minister of the country has said that we will privatisate two banks and one insurance company, we will monetise the assets, and we will invite the private sector... The Prime Minister's statement in the Lok Sabha... he said that the role of the private sector in economic development needs to be appreciated. The principle of minimum government, maximum governance... you can see this reflection in the Budget speech.

The whole idea is that in the third decade of the 21st century, should the government be in the business of business? The government should act as a catalyst, as an enabler, and a source to facilitate economic development. This is something that we have said too. Privatisation and disinvestment will hap-

pen, but these statements are indicative of a larger strategy which shows the direction in which the government will be moving forward... In a country of 138 crore people, can these things be done only by the government?... Take for instance vaccine development, or PPE kits, or ventilators.... The role of the private sector has to be encouraged and the government has to be a facilitator, that is the broad principle which will be pursued, not one PSU buying another PSU. It could have happened in a few cases, but that's not the direction of what has been laid down in this Budget.

**HARISH DAMODARAN:** What would be the total mobilisation of the agriculture infrastructure and development cess? It is applicable on petrol, diesel, palm oil, soya oil, all big-ticket items. For diesel, it is ₹4, and our consumption is around 10 crore kilolitres per year. That itself will be ₹40,000 crore. So, the total collection will be in excess of ₹1 lakh crore. Where is the scope for spending ₹1 lakh crore on agriculture infrastructure? States are not going to get any of this money either. How will these funds be used?

Our estimate is that we will get around ₹30-35,000 crore. While planning the Budget, there are competing priorities from various sectors, and many times there are budgetary constraints. So, we thought that why not have this special cess which will allow us to plan expenditure, particularly in the areas of agriculture infrastructure and development. Our other objective was not to burden the taxpayer. So, wherever possible, we adjusted the Customs duty... And about petrol, diesel, that you have mentioned, a large part of that comes from reduction in additional excise duty... The additional excise duty was a kind of general purpose cess which was coming only to the Centre, which could be spent on any item. So, we reduced that also and replaced that reduction with the agriculture development

cess partly. We have made the estimate, it is about ₹30-35,000 crore... Definitely not ₹1 lakh crore... Again, a significant amount of this money will go to state governments through various schemes.

**PRASANTA SAHU:** Tax disputes have been on the rise in the country. What does the government propose to do about this?

We have been grappling with tax disputes for decades. We tried to look into the reasons for it. One is legacy cases. Now, last year, before the pandemic, for indirect tax, we brought in this Sabka Vishwas (Legacy Dispute Resolution) scheme. It was particularly for disputes linked to excise duty because excise was subsumed in the GST. It got a very good response and disputes of over ₹80,000 crore were settled under that scheme.

Now, for income-tax, we brought in the Vivad se Vishwas scheme last year. It was passed by Parliament in the third week of March and, soon after, the pandemic struck. We faced some setbacks in the initial months. Now, by the end of January (2021), the results are very, very encouraging. More than 1.25 lakh cases concerning ₹97,000 crore have been settled under the Vivad se Vishwas scheme.

The faceless random tax assessment scheme was launched by the Prime Minister on August 13 last year. In the last five months, around 50,000 cases have been decided under the scheme... Of these cases (additional tax demands) were large in only 4,000 or 8% of the cases. If we compare that to the earlier non-faceless, manual system, large additions were made in almost 60% of the cases... Ultimately what is going to happen? Those cases will end up in appeal, there will be

disputes and litigation. Faceless assessment system actually strikes at the root of the problem of tax disputes.

**SUNNY VERMA:** The government sharply reduced the corporate tax rate in September 2019. The objective was to kickstart investment and capital expenditure cycles. Have you carried out an assessment to find out if the objectives were achieved?

We brought in the tax rate in September 2019. The objective was to kickstart the investment cycle... and be competitive in the world... We have to see what is the optimal tax rate in a developing country. And, the tax rate should also meet our revenue requirement... We should be competitive so that people make investments here. In this digital world, investments will flow into places which are more tax-friendly and have a congenial environment.

In the first year itself (of the tax reduction) the coronavirus pandemic hit. This posed a serious challenge to people's investment plans... The current trends that we are seeing (in terms of) investment, domestic or foreign, all point out that there are plans and people are engaged in discussions with us at various levels... So,

Every sovereign country has a currency. Any other currency has to conform to the constitutional norm. A cryptocurrency will have to be dictated by this

money in the bank account, without being able to see the currency, one can make transactions. The money which is there in your bank account is actually digital currency. If you see the growth of UPI in last two years, it is mind-boggling. Almost ₹4 lakh crore has been transacted through UPI, and 250 crore transactions have taken place. So, is this not digital currency?

Currency is in the Union list. Every sovereign country is allowed to have its currency. If any other currency is being introduced in some form, which does not conform to the constitutional principle, then it is a violation of the Constitution. Every policy, whether the government will allow (cryptocurrency) or not, will have to be dictated by this principle...

**ANANT GOENKA:** The Prime Minister had said that the Budget will happen in several parts, that there will be many mini-budgets. Can you elaborate?

In the Budget, we have given a statement about expenditure and revenue collection. Now we have to implement it. What the Prime Minister referred to was that before the Budget we had several mini-budgets. Every time when we are taking certain reformative steps, particularly involving the expenditure of money in desired sectors, the impact is going to be much more than a small implementation step. So it acquires this character of a mini-budget. Before the Budget (on February 1), we had several budgets. And the (February 1) Budget is truly reformative.

**GEORGE MATHEW:** The Finance Minister mentioned forming a bad bank to tackle bad loans. How is the government planning to take it forward? Today, every bank, in the public or private sector, is in the business of advancing loans. It is in the nature of the business that every loan that a bank advances cannot always be successful. So, some loans are going to turn bad. When a certain loan turns bad, how do we dispose of the asset? How do we derive the remnant value from that particular asset, which was created out of the loan which has become bad?

The concept of bad bank was being debated for the last several years. Now, in this Budget, one proposal has been mooted to Parliament. We will provide certain details on how the bad bank will function and what will be the shareholding pattern. At this point in time, some details have been worked out and some are being worked out. At an appropriate time and through an appropriate Bill, if required, it will be placed before Parliament... The intent is to create certain agencies that will help dispose of these assets or take care of them, then, over a period, their value will decline. That is not good either for the banks, depositors or the economy.

**ISHAN BAKSHI:** The Finance Commission has laid down the fiscal consolidation roadmap for the government for the next five years. Is this roadmap constraining the Centre from spending more next year?

In a pandemic year, we have projected expenditure of around ₹34 lakh crore. The next year, we have projected ₹34.86,000 crore. This is the estimate we have made. Sometimes people say that we have estimated far more expenditure than we have the capacity to spend. Again, some have the view that we could have spent more. There can be a debate on this. But we have taken a call that next year we will be again required to spend.

This year, we will spend a huge amount. Therefore, even though the budgetary estimate of the current year is around ₹30 lakh crore, it has gone up to more than ₹34 lakh crore. This is because we had to come out with several Atmanirbhar packages due to the coronavirus crisis. We also had to spend money on various welfare programmes and other activities... Revenue has shown a growth of 16.7% and that is why the fiscal deficit has become 6.8%.

The Finance Commission has in its report laid down a certain roadmap. Of course, it is a very important input. When the government plans a Budget, we have to take various professional opinions from various quarters. Based on its requirement, the government takes a call and places it before Parliament, which is finally approved.

investments are taking place.

**AVISHEK G DASTIDAR:** The Finance Ministry extended a loan of around ₹80,000 crore this fiscal to the Railways. This has helped the Railways meet, among other things, its pension liability.

Is the Ministry open to sharing the Railways' pension burden in the future?

When we prepare the Budget, every ministry submits a statement to the Finance Ministry regarding how much revenue it is going to get and how much will be its expenditure commitment under various heads, including pensions. Now, the Railways is part of the Union Budget and therefore these things will have to be decided holistically. Everything (the funds) comes from the Consolidated Fund of India and then the money is given. All departments are part of the government and when we conduct a pre-Budget exercise, we take full stock of how much revenue a department can generate, and how much expenditure it is going to incur — the gap or surplus, and how the gap will be met.

**50,000 cases have been decided under faceless random tax assessment scheme. The system strikes at the root of the problem of tax disputes**

**ANANT GOENKA:** How will cryptocurrencies affect revenue calculations of the government?

Cryptocurrency is being debated within the government and also on various international fora. Currency is the sovereign function of every country... If some private entity starts developing and circulating its own money, will that be permissible by any country? A basic feature of a sovereign nation is that it should have its currency.

There is a lot of misconception. Cryptocurrency is sometimes confused with digital currency. The RBI can come out with digital currency. Today, when one is making a payment through UPI or NEFT, is it not digital currency? If one has

# Mind & Games

SUNDAY, FEBRUARY 21, 2021

KAT ESCHNER

**D**IDN'T YOU KNOW? Ninety-nine per cent of infected people survive Covid-19 (False). Wearing masks will make you sick (False). The Covid-19 vaccine contains a microchip designed to track your movements (False). By this point in the pandemic, chances are you've heard at least one piece of false information about masks, the virus or the emerging Covid-19 vaccines. Most likely more. This "infodemic," as the World Health Organization termed it, has spread as fast as the virus itself, complicating efforts to contain the spread of the disease and protect the public.

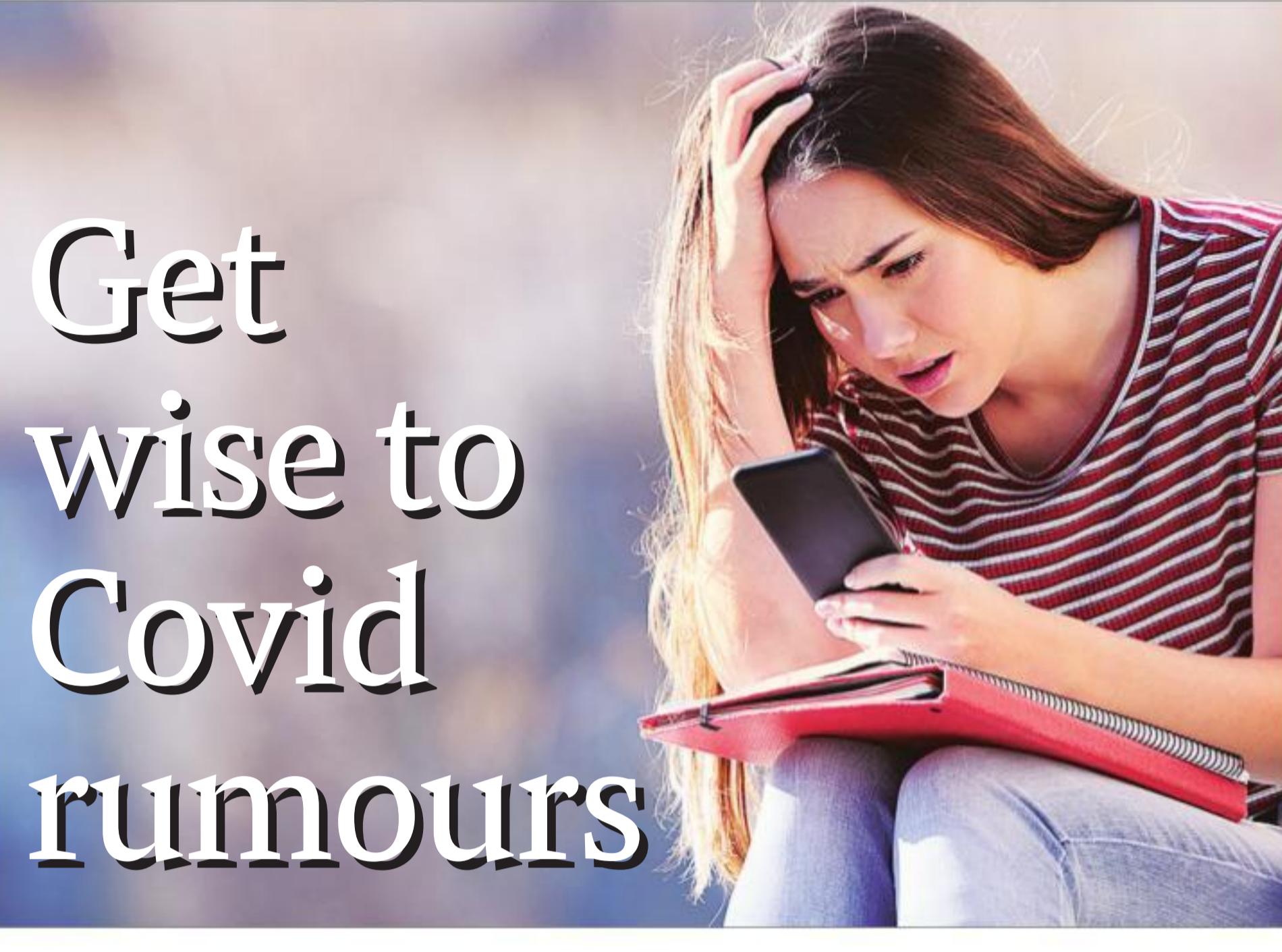
"Conspiracy theories appear in every disease outbreak," said Anna Muldoon, co-author of *Covid-19 Conspiracy Theories*. The widespread stress and trauma of the pandemic—combined with all the time people are spending indoors, glued to their screens—have supercharged the spread of false information. But there are steps you can take to make sure you and your loved ones aren't falling for it.

Recognise it's reasonable to have questions

Effective false information usually contains a grain of truth. For instance, it's true that the timeline from identifying SARS-CoV-2, the virus that causes Covid-19, and developing successful vaccines, was incredibly short. "I think it's quite reasonable for people to be a little hesitant," said Adewole Adamson, a doctor and professor at the University of Texas at Austin who studies the impact of race on medical care.

One big appeal of conspiracy theories is that they seem to offer fast, straightforward answers in a way that evidence-based science just can't. That's because they're not beholden to evidence or the truth: Misinformers are free to make up whatever inflammatory material they see fit. Conspiracy theorists have exploited the speed with which the vaccines were developed to make all kinds of claims, many of which sound more believable than movement-tracking microchips. Rather than reaching for statistics and talking about clinical trials, Adamson tries to meet concerned patients and friends with understanding and straightforwardness.

Developing most vaccines takes years, and the level of evidence that the Food and Drug Administration relied on to issue an emergency use authorisation for the Pfizer-BioNTech and Moderna vaccines is lower than it requires for full authorisation. But the Covid-19 vaccines available now are the product of unprecedented scientific concentration and government funding for research. While those two highly effective FDA-endorsed



**False information and conspiracy theories have always been a part of society but the pandemic has supercharged them. Don't be fooled**



vaccines have been rigorously tested, however, it's also true that we have no empirical evidence of their potential long-term impacts, because the disease hasn't been around long enough. But experts are optimistic. "Based on our experience, it's likely that it's safe," he said.

Be cautious with information you immediately agree with

Some false information is the product of misunderstanding, but a significant amount of the untrue things you might see online originated with people who intended to mislead. Successful disinformation is designed to play on your emotions. It's easy to digest and often highly visual, provoking quick, often unthinking reaction. Muldoon said that moment—the moment when you quickly read something and it confirms your existing biases—is the one to be most wary of. "That's when we stop thinking," she said.

Hearing a misleading statistic like the widely circulated rumour that 99% of people survive Covid-19 might give some people hope that the pandemic will be over soon, or make them angry that they've spent the past year wearing a mask or cooped up inside. But "it's super important to fact-check yourself," Muldoon said. That means reaching outside your bubble for information—especially if that bubble is regularly on social media.

Try to choose your information sources wisely

A lot of false information

isn't based on factual-sounding statements—it's based on opinions and interpretations, said Peter Adams, senior vice-president of education at the News Literacy Project.

As we all know, social media is rife with people ready to give advice. If your house flooded, you probably wouldn't trust an amateur plumber on Facebook who suggests fixing your pipes with an herbal supplement. But when it comes to health, a lot of people do just that. A major form of false information Adams sees is "based on user-generated social media posts," he said.

Avoid "doodling" for information: In other words, don't just sit in front of a social media feed full of alarming (and questionable) information and let it freak you out. When it comes to health advice, boring is better. Sources you had heard of before the pandemic started—like the Centers for Disease Control and Prevention, fact-checking websites like Snopes, or even your local doctor's office—and ones that regularly deliver the same kinds of routine advice (stay home, socialise cautiously, wear a mask) are the best sources of information.

Sources that make confusing, scary, hard-to-track claims that change quickly are probably not reliable. If you see a claim that confuses you, Muldoon suggests checking other trusted sources to see if they echo the information.

Even if you're reading a trusted source, Muldoon emphasises it's important to

**SOURCES THAT MAKE CONFUSING, SCARY, HARD-TO-TRACK CLAIMS THAT CHANGE QUICKLY ARE PROBABLY NOT RELIABLE**

make sure the information is current. We've been able to learn a lot more about Covid-19 in the past year, and that knowledge is still adjusting.

Don't treat your Facebook friends like a trusted source

During this pandemic, spreaders of misinformation have targeted people by using everything from printed newsletters to viral videos. But you're most likely, said Adams, to encounter false information when it's shared by people you know and care about—even if they're doing it accidentally. Spreaders of false information are relying on that fact.

It might be tempting to argue with the people you care about who believe this false information and help them see reason. But trying to rebut each point isn't a useful approach, said Sandra Crouse Quinn, a University of Maryland professor of public health who studies false information about vaccines.

Instead, Quinn suggested being a good digital citizen and trying to proactively share factual information from your own feed. If you choose to engage with other people who might be falling prey to false information, listen to their concerns, she said. Ask people what they think they've learned and ask them what they're worried about. People who feel heard are more likely to be open to having a conversation about an issue they care about.

**Don't be afraid to change your mind**

"We all fall for bad information sometimes," Muldoon said. Maybe you once believed wearing a mask to the grocery store would cause your oxygen levels to drop, but research has changed your mind. It's important to be able to acknowledge when that happens,

instead of doubling down on the bad information because of a need to be right.

When you encounter misinformation remember that it exists for the benefit of the misinformer, not to help you—no matter how it's framed. Some individuals who share or create false information

"are just looking for prominence online," said Adams. "They're looking for attention, likes and shares." Others have been seduced by larger conspiracy theories with long histories, like the anti-vaccine movement, and may genuinely believe they are trying to help.

Muldoon said stepping away from the Covid-19 news cycle is a healthy and necessary step to take in protecting yourself from the ravages of the infodemic, and it won't increase your pandemic risk. "The basics of what we need to do aren't really changing," she said. Stay at home, social distance, wear your mask, wash your hands and, when it's your turn, get vaccinated. And instead of trawling social media for Covid-19 information, maybe just read a book.

NYT



**How to buy a real N95 mask online**

■ A year into the coronavirus pandemic, buying a heavy-duty medical mask online remains downright maddening. The most coveted mask to keep safe against Covid-19 has been the N95, the gold standard for pandemic protection because of its tight fit and 95% efficiency in filtering airborne particles.

■ Then there's the KN95 from China, a mask for medical workers, which also offers high filtration and is somewhat looser fitting.

■ The N95s typically have bands that strap over the back of your head, which is what makes them snug. They can be uncomfortable to wear for long periods.

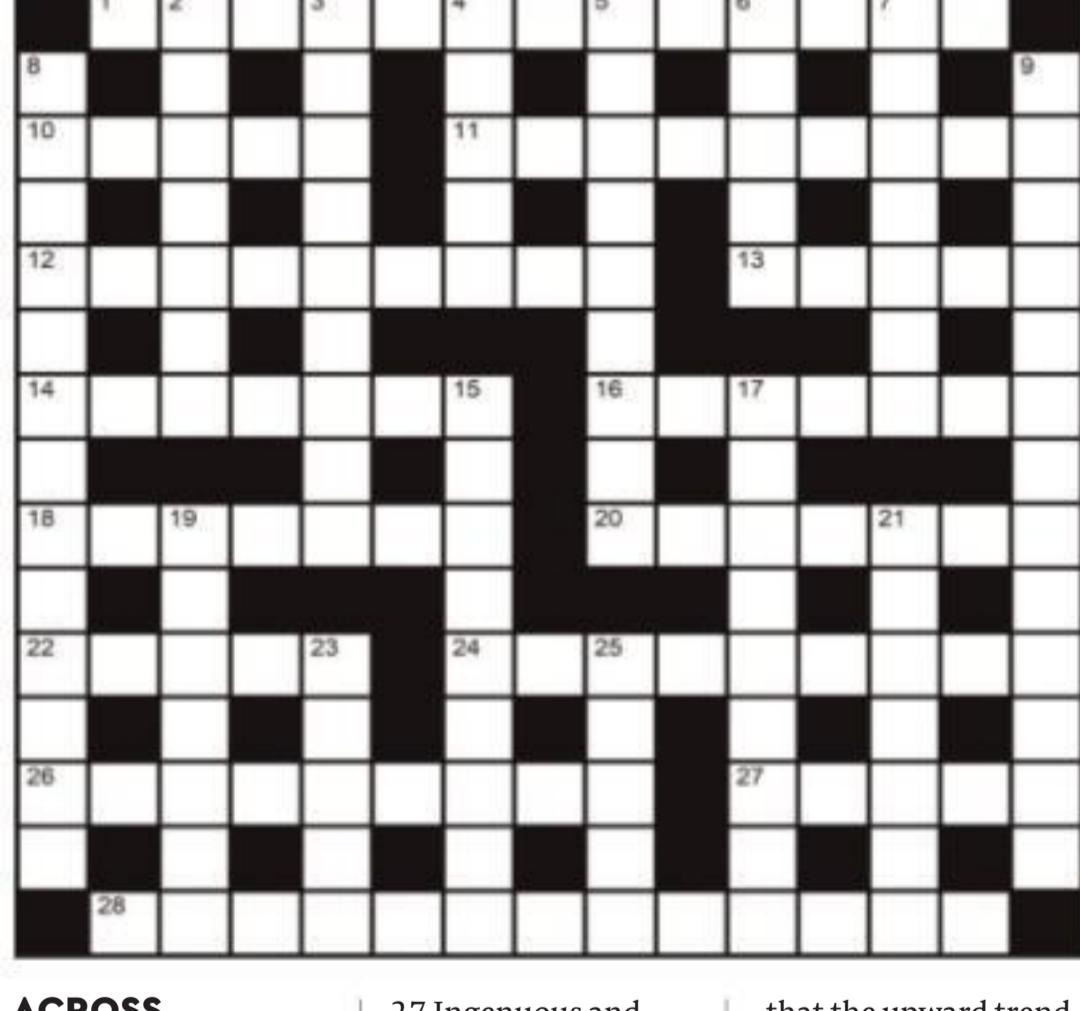
■ The KN95s, which the Food and Drug Administration has approved for emergency use by health care workers, have ear loops for a tight fit that is slightly more comfortable than an N95. The downside is that the KN95 leaks a bit more air than an N95.

■ If you are often in high-risk areas like hospitals, N95s may be more suitable. But if you just need a protective mask for more casual use, like the occasional trip to the grocery store, KN95s are probably sufficient.

■ Always order from an authorised source. Verified mask producers like Demetech and Prestige Ameritech sell N95s through their websites.

BRIAN X CHEN/NYT

## CROSSWORD



### ACROSS

1 "DV" of DVC the power major (7,6)  
10 Ancient Hebrew vestment (5)

11 In which one is carried off or kidnapped by illegal force (9)  
12 XXII (6-3)

13 River in Northern France on which Amiens stands (5)

14 An ornamental dish for fruits, flowers, etc. (7)

16 Onerous taxes (7)

18 Emancipate (3,4)

20 Small pieces of bread or pastry with savoury on top (7)

22 Filaments (also a sign of the zodiac) (5)

24 Bride's store of clothes, etc. (9)

26 Malvinder Singh's Religare Wealth Management (9)

27 Ingenuous and gullible (5)

28 "MI" in MIP the mutual fund option (7,6)

**DOWN**

2 Person taking part in sporting contests (7)

3 A person of much experience in his field, colloquially speaking? (3,6)

4 Become accustomed (5)

5 "VD" in DVD (5,4)

6 Counter part for keys? (5)

7 Riddles; mysteries (7)

8 Metaphoric description of a very kind and loving person? (6,2,1,4)

9 A technical chart for formation that indicates the stock's price has reached its high and

that the upward trend has come to an end (7,6)

15 Pertaining to votes or voters, in a way (9)

17 Electronic giants (9)

19 "T" in ITC or GTC (7)

21 Extra amount over par value to be paid for purchase of shares (7)

23 Mature person (5)

25 Old manuscript marks (5)

## KAKURO



### BIZ QUIZ

1. Smart-Up grants, which was making news recently, is associated with which Indian bank?

2. Which country hosted the Indian Ocean Region (IOR) Defence Ministers' Conclave in February?

3. Dohbi-Durgapur Natural Gas Pipeline, a part of Pradhan Mantri Ujjala Ganga project, is located in which state?

ANSWERS

1. HDFC Bank 2. India

## BUZZ WORD

The Buzz Word is a substitution cipher in which one letter stands for another. If you think that X equals O, it will equal O throughout the puzzle.

Single letters, short words and words using an apostrophe give you clues to locating vowels. Solution is

In Kakuro sum puzzles, the numbers in the black squares refer to the SUMS of the digits, which you are to fill into the empty spaces directly below or to the right of the black square containing the number. No zeroes are used here, only the digits one through nine. An important point: A digit cannot appear more than once in any particular digit combination.

## BRIDGE BOUTS

L SUBRAMANIAN

### EXPERTS IN ACTION

Enjoy the N-S bidding and the subsequent play by the declarer in today's deal from an online IMP match. Once my students and now experts in their own right, they are a formidable pair in the Tamilnadu bridge circuit.

Dlr: South ST 6 2  
Vul: N-S HJ 5  
DT 6 3 CAT 9 6 4

W - dbl 1H! All pass

E - S 1C 3NT

N  
S  
SKJ 5  
HAQ  
DKJ 5 4  
CKQ 7 2

MEANWHILE, Burnaby's social-sustainable strategy identifies laneway housing as a "priority action" to increase housing affordability

## LEXICON

### LANEWAY HOUSE

■ n. A house that opens onto a back or side lane, particularly on a lot that has an existing dwelling.

Richmond, Delta, Langley Township, Maple Ridge, and Coquitlam allow laneway houses, which also go by the name "carriage houses" and "garden suites".

Meanwhile, Burnaby's social-sustainable strategy identifies laneway housing as a "priority action" to increase housing affordability — Charlie Smith, "Vancouver approves near-record number of permits for laneway houses in 2013," The Georgia Straight, December 28, 2013

**Bidding comment:** N-S were playing Precision. South (S.R.C. Sekar) opened 1C and west doubled to show both majors, 5-5 or 5-4. North (V. Ramkumar) had ST 6-2 HJ 5 DT 6-3 CA T 9-6-4. He bid 1H to show 5-7 points and a five-card club suit. When east passed, south jumped to 3NT with SKJ 5 HA Q DK J 5-4 CK Q 7-2 to end the auction.

**Contract:** 3NT by south. West leads the S7. Plan the play.

**Play:** Declarer put up the ten from dummy and won the trick. Adiamond to his jack lost to west's queen at trick two. West cashed the SA and played a third spade, on which east pitched a heart. Declarer won and reeled his club winner next, throwing a diamond from hand. In the last five-card ending, west had to discard from: SQ 9 H K T D A. He cleverly discarded the ten of hearts. Declarer read the situation correctly and played to the HA in hand, felling the king from west. The complete hands were:

ST 6 2  
HJ 5  
DT 6 3  
CAT 9 6 4

SAQ 9 7 4  
HKT 9 2  
DAQ 9  
C 5

S 8 3  
H 8 7 6 4 3  
D 8 7 2  
CJ 8 3

SKJ 5  
HAQ  
DK J 5 4  
CK Q 7 2

If west discards a spade, declarer sets up a diamond winner by giving up a trick to the diamond ace.

**Discussion:** You would have perceived by now that an original heart lead beats 3NT. It was not west's mistake to not start with a heart lead. East was guilty of not helping partner to lead a heart. Over north's artificial 1H, east should have jumped to 3H to indicate there are at least nine hearts between him and west. In the actual hand, 3H is cold.

more. It will be the last beatng the slow.

by trial and error.

Today's clue: NCA equals WAY

Uqt nhfxg ei mqcobeob rtfa sciu. Yeb nexx ohu ytcu izcxxx coazhft. Eu nexx yt uqt sciu ytcueob uqt ixhn.

ANSWERS

1. HDFC Bank 2. India

3. Smart-Up grants, which was making news recently, is associated with which Indian bank?

4. Which country hosted the Indian Ocean Region (IOR) Defence Ministers' Conclave in February?

5. Dohbi-Durgapur Natural Gas Pipeline, a part of Pradhan Mantri Ujjala Ganga project, is located in which state?

6. Single letters, short words and words using an apostrophe give you clues to locating vowels. Solution is

## 'Use PLI scheme to attract investment'

He stressed on the importance of making the states self-reliant and giving momentum to development in their budget. He announced that there would be a major increase in the economic resources of local bodies in the 15th Finance Commission.

"States can always take a cue from the Union Budget. The timeline between the Union budget and budget of states is very important," he said. In general government budget, the combined annual spending by all states was higher than the Centre as a big chunk of central budget is also spent through the state government machinery.

States together spent ₹33.33 lakh crore in FY20 through their budget while the Centre spent ₹26.86 lakh crore. The PM said about ₹65,000 crore are spent annually in the import of edible oils which should have gone to our farmers. Similarly there are many agricultural products that are not only produced for the country but can also be supplied to the world. For this, it is necessary that all states make their agro-climatic regional planning strategy, he said. "Ease of living and ease of doing business will go hand in hand. Laws and regulations have to be amended for the brighter future of our nation," Modi said.

## Unleash animal spirits for growth, FM tells India Inc

Although a contraction in gross fixed capital formation substantially narrowed from 47.1% year-on-year in the first quarter of this fiscal to 7.3% in the three months through September, it still remained far below trend.

Private consumption, meanwhile, shrank at a faster pace of 11.3% in the September quarter. With businesses going through the reset phase after the substantial lifting of the lockdown curbs, the government hopes to make a sustained push now to draw investors.

"I would now like to see private investors and private industry... coming forward with the so-called 'animal spirits' to show that it is possible to pull India up and keep it high as one of the fastest growing economies. It is now on your shoulder entirely," she said.

The minister highlighted the latest, aggressive efforts towards disinvestment. The push for disinvestment in trinkets has not really been so successful in spreading the ownership pattern, she said. "So, I want to have an efficient, more meaningful way in which our taxpayers'

money should be spent... The disinvestment of units or privatisation of units is not because we want them to be closed down," she said. She urged the industry to make the best of the disinvestment policy announced in the Budget. The government has set a disinvestment target of ₹1.75 lakh crore for FY22.

## Film celebrities mark their attendance in ed-tech sector

As per data from research firm Traxx, ed-tech start-ups last year raised funding to the tune of \$2.15 billion as compared to \$552 million in 2019.

The influx helped these companies rope in A-list celebrities such as Virat Kohli and Ranveer Singh and leverage premium sports properties like IPL. Virat Kohli, reportedly, charges an annual fee of ₹6-7 crore for endorsements, while Ranveer Singh's endorsement fee stands at ₹5 crore annually. Unlike other start-ups segments, the celebrities so far have kept away from investing for stake in these companies and are looking at cash-only deals. According to industry sources, Great Learning attained associate sponsorship of IPL 2020 for ₹100-150 crore. Unacademy, the official partner of IPL 2020, too, coughed up a similar sum to BCCI. Interestingly, Byju's was also in the running for title sponsorship of IPL but was pipped by Dream11. Last year marked a big shift in our approach to marketing," says Aparna Mahesh, chief market-

However, the use of endorsers by several companies in the space has also created clutter. To stand out, Dheeraj

## QUINT DIGITAL MEDIA LIMITED (Formerly known as Gaurav Mercantiles Limited)

Registered Office: 403 Prabhat Kiran, 17, Rajendra Place, Delhi - 110008  
Tel. No.: 011 45142374

Corporate Office: Carnoustie's Building, Plot No. 1, 9th Floor, Sector 16A,

Film City, Noida - 201301 | Tel. No.: 0120 4751818

Website: [www.quintdigitalmedia.com](http://www.quintdigitalmedia.com) | Email: [cs@gmnlmumbai.com](mailto:cs@gmnlmumbai.com)

CIN: L74411DL1985PLC373314

## NOTICE OF RECORD DATE FOR ISSUE OF BONUS EQUITY SHARES

The Board of Directors of the Company in their meeting held on Wednesday, January 20, 2021, recommended the issuance of bonus equity shares in the ratio of One (1) Equity Share having face value of ₹ 10 each for every One (1) equity share held having face value of ₹ 10 each.

The aforesaid resolution has been approved by the requisite majority of the shareholders as per the Scrutinizer's Report dated February 19, 2021 and shall be deemed to be passed on February 19, 2021, being the last date specified for e-voting.

For the purpose of ascertaining the equity shareholders entitled for issuance of bonus equity shares of the Company, the Board of Directors have fixed Wednesday, March 3, 2021 as the Record Date. The bonus equity shares shall be allotted to the equity shareholders whose name appears in the Register of the Members of the Company or in the record of the Depositories as beneficial owner as on said Record Date.

The above information is also available on the website of the Company i.e. [www.quintdigitalmedia.com](http://www.quintdigitalmedia.com) and the website of the BSE Limited i.e. [www.bseindia.com](http://www.bseindia.com).

By order of Board of Directors  
For Quint Digital Media Limited

Sd/-  
Place: Ghaziabad  
Date : February 19, 2021

Tarun Belwal  
Company Secretary & Compliance Officer



## NOTICE

### Declaration of Dividend:

Notice is hereby given that the Board of Directors of IDFC AMC Trustee Company Limited (Trustee to IDFC Mutual Fund) has approved the declaration of dividend under the Dividend Option of the following Scheme/ Plan, subject to availability of \*distributable surplus, with the Record Date as 'Friday, February 26, 2021'.

Scheme Name	Plan	Option	Quantum of Dividend Per Unit (in Rs.)	NAV (in Rs.) Per Unit as on February 18, 2021
IDFC Yearly Series Interval Fund - Series II	Regular	Dividend	Entire Distributable surplus as on the Record Date i.e., February 26, 2021	10.5481

Face Value per unit is Rs. 10/-.

\* TDS and other statutory levies (if any) shall be levied on the amount received by the investor. Considering the volatile nature of markets, Trustee reserves the right to restrict the quantum of dividend upto the per unit distributable surplus available on the record date in case of fall in market.

# If in any case the Record Date falls on a non-business day, the immediately following business day shall be deemed to be the Record Date.

All investors whose names appear in the register of unit holders of the Scheme/Plan/Option as on the close of the record date will be eligible to receive the dividend.

**Pursuant to the payment of dividend, NAV of the Scheme/Plan/Option will fall to the extent of payout and statutory levy (if any).**

Date: February 20, 2021

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.



## NOTICE

### Declaration of Dividend:

Notice is hereby given that the Board of Directors of IDFC AMC Trustee Company Limited (Trustee to IDFC Mutual Fund) has approved the declaration of dividend under the Dividend Option(s) of the following Scheme(s)/Plan(s), subject to availability of \*distributable surplus, with the Record Date as 'Friday, February 26, 2021'.

Scheme(s) Name	Plan(s)	Option(s)	Quantum of Dividend* (Rs. per Unit)	NAV (in Rs.) Per Unit as on February 18, 2021
IDFC Arbitrage Fund	Regular	Monthly Dividend	0.0214	12.8286
IDFC Arbitrage Fund	Direct	Monthly Dividend	0.0224	13.4273
IDFC Equity Savings Fund	Regular	Monthly Dividend	0.03	13.73
IDFC Equity Savings Fund	Direct	Monthly Dividend	0.04	14.57

Face Value per unit is Rs. 10/-.

\* TDS and other statutory levies (if any) shall be levied on the amount received by the investor. Considering the volatile nature of markets, Trustee reserves the right to restrict the quantum of dividend upto the per unit distributable surplus available on the Record Date in case of fall in market.

# If in any case the Record Date falls on a non-business day, the immediately following business day shall be deemed to be the Record Date.

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**Pursuant to the payment of dividend, NAV of the Scheme(s)/Plan(s)/Option(s) will fall to the extent of payout and statutory levy (if any).**

Date: February 20, 2021

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

## From the Front Page

ing officer, Great Learning. "We launched our first-ever television campaign, signed up Virat Kohli and also became associate sponsors of IPL 2020."

Other ed-tech start-ups also boosted television advertising last year. According to data from TAM Media Research, the average ad volume per day for the ed-tech category on TV grew by 119% between March-December, as compared to the pre-Covid period (January-February). The count of advertisers on the medium also grew by six times during the period, shows data. Byju's topped the list of top advertisers with 65% ad volume share in the category in the pre-Covid times but from March-December its volumes dropped, while it remained on top. White Hat Jr, Vedantu, Unacademy and upGrad were other top advertisers on television. Before 2020, the marketing budgets of most of these companies were heavily skewed towards digital media. The shift in marketing strategy marks their endeavour to gain a pan-India reach and recognition. With so many players entering this segment, it became a very competitive landscape, says Aviral Jain, managing director, Duff & Phelps. According to Jain, roping celebrities helps these companies create a differentiation as the solutions they are offering to the consumers might be similar.

However, the use of endorsers by several companies in the space has also created clutter. To stand out, Dheeraj

Sinha, CEO and chief strategy officer, Leo Burnett, says the companies should cast celebrities as part of their brand story instead of as pure endorsers, who are recommending a product to the audience.

## Noida strong competitor to Gurgaon in commercial realty

JLL managing director (north & east India) Manish Aggarwal said, "There is huge cost arbitrage when compared to other such office assets in NCR. Rentals in these fine office assets are at least 40% lower when compared to their peers across NCR." Noida witnessed a couple of large deals in the last 9-10 months, he said, adding that for instance Paytm leased around 5.20 LSF, Microsoft leased 1.50 lakh sq ft (LSF) and Yes Bank around 70,000 sq ft. Such transactions propelled the growth of quality office space.

"Noida this year will have at least 2 MSF of quality graded supply, which can be compared to the best in NCR. Most of the new office assets offered have either Leed Gold or Platinum rating like Max Towers, Berger Towers, SkyMark and a new building by BPTP and yet they are cost effective and at unbeatable locations with

close access to metro and best of infrastructure," Aggarwal added.

Industry veteran and former JLL India CEO Ramesh Nair agrees. "When you provide good quality infrastructure and create good quality supply, tenants prioritise expansion in that city over others. We saw that in Hyderabad. And I think Noida is a very similar example. You saw some good quality supply coming in the market and you saw some massive deals like Paytm and Yes Bank. This is what is driving demand," he added.

Nair pointed out that the biggest challenge with Gurgaon is availability of high quality office supply coming in at regular intervals. "As an occupier you cannot wait years for space to come. You need space coming up every 3-6 months," he said.

Max Ventures and Industries (MaxVIL) chief business development officer Rishi Raj said rest of Gurgaon (excluding central business district) and Noida

Expressway will be on the corporate radar as they boast of ₹1 rentals (₹70-75 per sq ft per month), a crucial deciding factor. "Good quality supply creates good demand and Noida has a growing supply of good quality developer-owned and developer-operated Grade-A office space with competitive rentals, which is attracting corporate," he noted. BPTP head of sales Amit Raj Jain said, "During Covid real estate cost was the biggest expense which was pinching corporates. Noida provides a solution to corporates who want to bring down their real estate cost, without compromising on facilities and amenities." However, this does not mean that Gurgaon's potential is going down, countered JLL's Aggarwal, adding that last year the city had a fair bit of large transactions, but these were more or less relocations and fewer expansions which affected net absorption.

MaxVIL's Rishi Raj agreed. He said it is not as if Gurgaon will play a second fiddle to Noida in NCR, but both will be

competing fiercely. "But Gurgaon needs to invest in infrastructure like checking water logging during monsoons. Also Noida will have to keep on adding good quality office supply," he suggested.

## Use PPP for large-scale rollout

"Once you start the process to vaccinate 27 crore individuals, in that scenario we must have a robust programme in place where you have the list of people to be vaccinated," he said, adding, "We need to develop a mechanism where public and private sector actually start rolling out the vaccine at a large scale." "I personally feel we have a window of opportunity available now because our cases are down, but this window can change anytime as we have seen in various parts of the world, especially with new variants

coming up from different countries," he said. He said "healthcare should be looked as the centre which could be easily used to push the economy", adding the country should not only aspire to become a medical research hub but also the patient care hub for the world. In an event in Pune, Raman Gangakhedkar, the Dr CG Pandit National Chair at ICMR, said the government is not averse to having a public-private partnership for vaccination, which is currently being considered and discussed. He expressed hope that a decision would be taken quickly and this was extremely important given the vaccine hesitancy we have right now, he said.

PPP models and opening up come with its own threats from fake vaccines, pricing issues and monitoring challenges, he said, adding, the government will have to take a call on how to monitor the situation.

## WHIRLPOOL OF INDIA LIMITED

(CIN: L29191PN1960PLC020063)  
Regd. Office: Plot No. A-4, MIDC, Ranangaon Taluka-Shirur, Distt. Pune - 412220  
Tel No.: 02138-660100, Fax No.: 02138-232376  
E-mail: [investor\\_contact@whirlpool.com](mailto:investor_contact@whirlpool.com)  
Website: [www.whirlpoolindia.com](http://www.whirlpoolindia.com)

### NOTICE

Notice is hereby given that pursuant to SEBI circular no. SEBI/HO/MIRSD/RTAMB/CIR/P/2020/166 dated 07th September, 2020, the cut-off date for re-lodgment of physical transfer request has been fixed to 31st March, 2021, post which, the Company/Registrar and Transfer Agent (RTA) will not be able to accept or process any pending physical transfer requests. The shareholders whose transfer requests were pending prior to 31st March, 2019 are requested to submit on or before 31st March, 2021, the completed documents as were communicated earlier to enable Company/RTA to consider and process the same.

The requests along with complete documents can be sent via email at [delhi@linkintime.co.in](mailto:delhi@linkintime.co.in) through the registered email address and the originals should be addressed to our RTA at Link Intime India Private Limited, Noble Heights, 1st Floor, Plot No. NH 2, LSC, C-1 Block, Near Savitri Market, Janakpuri, New Delhi-110058. Incase of any query, you may reach out to us at [investor\\_contact@whirlpool.com](mailto:investor_contact@whirlpool.com) or 011-49411000.

For Whirlpool of India Limited  
Roopal Singh  
(Company Secretary)

<b>Rajasthan State Mines &amp; Minerals Limited</b> (A Government of Rajasthan Enterprise)	
Corporate Office : 4, Meera Marg, Udaipur - 313001, Phone : 0294-2428768, 2428763-67, Fax : 0294-2428768, 2428770	
<b>Expression of Interest</b> Date : 18.02.2021	
NIT No. & Date	Description of Work
EOI NO. 1 & 2/20-21 Dated 17.02.2021	Supply of sulphuric acid (95%) & phosphoric acid (Min. 40% P2O5) to Jhamar Kotra Mines, Udaipur. Approx. Qty. As per Tender.
RFQ code - MML2021RFPO003 & MML2021RFPO004	
Other terms & conditions have been given in detailed tender for which please visit us at our website <a href="http://www.rsmm.com">www.rsmm.com</a> or <a href="http://www.sppr.rajasthan.gov.in">www.sppr.rajasthan.gov.in</a> or contact Sr. Mgr. (MM) on above address	



## Franklin Templeton Mutual Fund

Indiabulls Finance Center, Tower 2, 12th and 13th Floor, Senapati Bapat Marg,  
Elphinstone Road (West), Mumbai 400013

## Dividend in the Schemes of Franklin Templeton Mutual Fund

The Trustees of Franklin Templeton Mutual Fund have decided to distribute the following Schemes/Plans/Options:

Name of the Schemes / Plans	Face Value per Unit (₹)	Amount of Dividend per Unit* (₹)	NAV per Unit as on February 18, 2021 (₹)
<b>Franklin India Fixed Maturity Plans - Series 2 - Plan A (1224 Days) (FIFMP-2-A)</b>			
FIFMP-2-A - Quarterly Dividend	10.00	0.180	10.2215
FIFMP-2-A - Quarterly Dividend- Direct			10.2465
<b>Franklin India Fixed Maturity Plans - Series 3 - Plan A (1157 days) (FIFMP-3-A)</b>			
FIFMP-3-A - Dividend	10.00	0.780	10.8822
<b>Franklin India Fixed Maturity Plans - Series 4 - Plan C (1098 days) (FIFMP-4-C)</b>			
FIFMP-4-C - Quarterly Dividend	10.00	0.220	10.4571
FIFMP-4-C - Quarterly Dividend- Direct			10.4655
<b>Franklin India Fixed Maturity Plans - Series 5 - Plan B (1244 days) (FIFMP-5-B)</b>			
FIFMP-5-B - Quarterly Dividend	10.00	0.215	10.6519
<b>Franklin India Fixed Maturity Plans - Series 5 - Plan F (1203 days) (FIFMP-5-F)</b>			
FIFMP-5-F - Dividend	10.00	0.835	11.2342
FIFMP-5-F - Dividend- Direct			11.2795
FIFMP-5-F - Quarterly Dividend		0.210	10.6043
FIFMP-5-F - Quarterly Dividend- Direct			10.6507

The Record Date for the same will be February 26, 2021 (Friday). If in case the Record Date falls on a non-Business Day, the immediately following Business Day shall be the Record Date. All the Unitholders / Beneficial Owners of the dividend plan / option of the scheme whose names appear in the records of Registrar / Depositories as on the Record Date shall be entitled to receive dividend. The investors in the dividend re-investment plan/option will be allotted units for the dividend amount at the NAV of next Business Day after the Record Date.

# Please note that the dividend payout shall be subject to the availability of distributable surplus and if the available distributable surplus as on the record date is lower than the aforementioned dividend rate, then the available distributable surplus shall be paid out. The payout shall be subject to tax deducted at source i.e. TDS, as applicable.

**Pursuant to payment of dividend, the NAV of the scheme would fall to the extent of payout and statutory levy (if applicable)**

For Franklin Templeton Asset Management (India) Pvt. Ltd.  
(Investment Manager of Franklin Templeton Mutual Fund)

Sd/-

Sanjay Sapre  
President

Date: February 20, 2021

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



**NOTICE** is hereby given pursuant to Section 110 and other applicable provisions, if any, of the Companies Act, 2013 (including any statutory modification or re-enactment thereof for the time being in force) ("Act") read with Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014 (including any statutory modification or re-enactment thereof for the time being in force) ("Rules"), Regulation 44 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), General Circular No. 14/2020 dated April 8, 2020, General Circular No. 17/2020 dated April 13, 2020, General Circular No. 22/2020 dated June 15, 2020, General Circular No. 33/2020 dated September 28, 2020 and General Circular No. 39/2020 dated December 31, 2020, as amended from time to time, issued by the Ministry of Corporate Affairs, Government of India on account of the threat posed by Covid-19 ("MCA Circulars") and any other applicable law and regulations, to transact the Special Business as set out hereunder by passing the Ordinary Resolutions through postal ballot (only through the remote e-voting process).

The proposed Ordinary Resolutions and Explanatory Statement setting out material facts as required in terms of Section 102 of the Act read with the Rules and the MCA Circulars are appended below, for seeking the consent of the Members of Kotak Mahindra Bank Limited ("Bank") through postal ballot by remote e-voting process only ("e-voting").

In compliance with Regulation 44 of the Listing Regulations and pursuant to the provisions of Sections 108 and 110 of the Act read with the Rules and the MCA Circulars, the manner of voting on the Resolutions for the Members holding Equity Shares of the Bank is restricted only to the remote e-voting facility which will enable them to cast their votes electronically instead of submitting the postal ballot form. The instructions for remote e-voting are appended to this Postal Ballot Notice ("Postal Ballot Notice") under the head 'Instructions for remote e-voting' at Note 7.

The Board of Directors of the Bank vide Resolution passed by Circulation on February 14, 2021, have appointed Ms. Rupal D. Jhaveri (Membership No. 5441 and Certificate of Practice No. 4225), Practicing Company Secretary, as the Scrutinizer to Ms. Sadhana Yadav (Membership No. 27559 and Certificate of Practice No. 16932), Practicing Company Secretary and Partner in RJSY & Associates, as an Alternate Scrutinizer to Mr. Rupal D. Jhaveri, for conducting the postal ballot only through the e-voting process, in a fair and transparent manner. Please note that there will be no physical meeting of the Members of the Bank, as no meeting is required to be called in terms of the MCA Circulars.

Members holding Equity Shares of the Bank are requested to carefully read the instructions mentioned under the head 'Instructions for remote e-voting' in this Postal Ballot Notice and record their assent (FOR) or dissent (AGAINST) through the remote e-voting process not later than 5.00 p.m. on Tuesday, March 23, 2021. The assent or dissent received after such date and time shall be treated as if the reply from the Member has not been received. The Bank has engaged the services of KFin Technologies Private Limited ("KFinTech") for the purpose of providing e-voting facility to its Members. In accordance with the provisions of the MCA Circulars, the Bank has made arrangements for Members to register their e-mail addresses. Therefore, those Members who have not yet registered their e-mail addresses are requested to register the same by following the procedure set out in Note 6 in the Postal Ballot Notice.

After completion of scrutiny of the e-voting, the Scrutinizer will submit her Report to the Chairman of the Bank or in his absence, the Joint Managing Director or Company Secretary. The results of the e-voting conducted through postal ballot (through the remote e-voting process) will be announced by the Chairman of the Bank or in his absence, by the Joint Managing Director or the Company Secretary on the website of the Bank ([www.kotak.com](http://www.kotak.com)) and communicated to the Stock Exchanges on or before Wednesday, March 24, 2021. The said results, along with the Scrutinizer's Report, will also be displayed on the website of the Bank ([www.kotak.com](http://www.kotak.com)) and communicated to the Stock Exchanges. The Resolutions, if approved, will be taken as having been passed effectively on the last date specified for remote e-voting i.e. Tuesday, March 23, 2021.

**SPECIAL BUSINESS:**

**Approval for Material Related Party Transactions with Infina Finance Private Limited**

1. To consider and, if thought fit, to pass with or without modification(s), the following Resolution as an Ordinary Resolution:

"RESOLVED THAT pursuant to the provisions of Regulation 23(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), such other applicable provisions of law, if any, any amendments, modifications, variations or re-enactments thereof hereinafter called as "Applicable Laws") and the 'Policy for dealing with Related Party Transactions' of Kotak Mahindra Bank Limited ("Bank"), the Members of the Bank do hereby approve, confirm and ratify as also accord further approval to the Board of Directors of the Bank (hereinafter referred to as "Board", which term shall be deemed to include any duly authorized Committee constituted / empowered by the Board, from time to time, to exercise its powers conferred by this Resolution), for entering into and / or carrying out and / or continuing with contracts / arrangements / transactions (whether individual transaction or transactions taken together or series of transactions or otherwise) with Infina Finance Private Limited ("Infina"), being a Related Party within the meaning of Section 2(76) of the Companies Act, 2013 ("Act") and Regulation 2(1)(b) of the Listing Regulations, with respect to:

(a) deposits (in any form and by whatever name called), including Current Account Deposits or Fixed Deposits ("Deposits") from Infina, whether by way of fresh deposit(s) or renewal(s) or extension(s) or any modification(s) of earlier arrangements / transactions or otherwise, from time to time and as may be disclosed in the notes forming part of the Financial Statements for the relevant year as prescribed under Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts / arrangements / transactions have been / shall be carried out at an arm's length basis and in the ordinary course of business of the Bank; and

(b) other banking transactions and / or arrangements and / or services, against the consideration agreed upon or as may be agreed from time to time and where the Bank receives fees and charges such as custody / depository services, advisory services, Issuing and Paying Agreement Fees, shared services, as may be disclosed in the notes forming part of the Financial Statements for the Financial Year 2020-21, provided however, that all such contracts / arrangements / transactions have been / shall be carried out at an arm's length basis and in the ordinary course of business of the Bank; and, provided further, that the aggregate value of all such transactions under this para will be less than even one percent of the annual consolidated turnover of the Bank, but, taken together

with the aggregate value of deposits mentioned in Item 1(a) above, may exceed or have exceeded 10% of the annual consolidated turnover of the Bank for the relevant year, wherein Deposits would form a substantial portion of such transaction value."

Nippon India Mutual Fund  
Wealth sets you free

**Nippon Life India Asset Management Limited**  
(Formerly known as Reliance Nippon Life Asset Management Limited)  
(CIN - L65910MH1995PLC220793)

**NOTICE NO. 115**  
**Record Date**  
**February 26, 2021**

Registered Office: 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013. Tel No. +91 022 6808 7000 • Fax No. +91 022 6808 7097 • [mf.nipponindia.com](http://mf.nipponindia.com)

## DIVIDEND DECLARATION

Notice is hereby given that the Trustee of Nippon India Mutual Fund ("NIMF") has approved declaration of dividend on the face value of Rs. 10/- per unit in the undernoted scheme of NIMF, with February 26, 2021 as the record date:

Name of the Scheme(s)	Dividend (₹ per unit)*	NAV as on February 18, 2021 (₹ per unit)
Nippon India Pharma Fund - Dividend Plan	6.0000	79.3780
Nippon India Pharma Fund - Direct Plan - Dividend Plan		101.4784

\*Income distribution will be done/dividend will be paid, net of tax deducted at source, as applicable.

**Pursuant to payment of dividend, the NAV of the Scheme will fall to the extent of payout, and statutory levy, if any.** The dividend payout will be to the extent of above mentioned dividend per unit or to the extent of available distributable surplus, as on the Record Date mentioned above, whichever is lower.

**For units in demat form :** Dividend will be paid to those Unitholders/Beneficial Owners whose names appear in the statement of beneficial owners maintained by the Depositories under dividend plan/option of the Scheme as on record date.

All unit holders under the dividend plan/option of the above mentioned scheme, whose names appear on the register of unit holders on the aforesaid record date, will be entitled to receive the dividend.

**For Nippon Life India Asset Management Limited**  
(Formerly known as Reliance Nippon Life Asset Management Limited)  
(Asset Management Company for Nippon India Mutual Fund)

Sd/-

**Authorised Signatory**

Mumbai  
February 20, 2021

## Make even idle money work! Invest in Mutual Funds

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

## KOTAK MAHINDRA BANK LIMITED

CIN - L65110MH1985PLC038137

Registered Office: 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.

Tel: +91-22-6166 0001, Fax: +91-22-6713 2403 Website: [www.kotak.com](http://www.kotak.com)

### POSTAL BALLOT NOTICE

with the aggregate value of deposits mentioned in Item 1(a) above, may exceed or have exceeded 10% of the annual consolidated turnover of the Bank for the relevant year, wherein Deposits would form a substantial portion of such transaction value."

"RESOLVED FURTHER that the Members of the Bank do hereby approve, confirm and ratify as also accord further approval to the Board, to sign and execute all such documents, deeds and writings, including filing the said documents, etc. and do all such acts, deeds and things and take necessary steps as the Board may in its absolute discretion deem necessary, desirable or expedient to give effect to this Resolution and to settle any question that may arise in this regard and incidental thereto, without being required to seek any further consent or approval of the Members or otherwise to the end and intent that the Members shall be deemed to have given their approval thereto expressly by the authority of this Resolution."

"RESOLVED FURTHER that the Members of the Bank, do hereby also accord further approval to the Board of Directors of the Bank, to delegate all or any of its powers herein conferred to any Committee of Directors or / or Director(s) and / or official(s) of the Bank / any other person(s) authorized by it, to do all such acts and take steps as may be considered necessary or expedient to give effect to the aforesaid Resolutions."

"AND RESOLVED FURTHER that all actions taken by the Board in this regard, be and are hereby approved, confirmed and ratified in all respects."

Approval for Material Related Party Transactions with Mr. Uday Suresh Kotak

To consider and, if thought fit, to pass with or without modification(s), the following Resolution as an Ordinary Resolution:

"RESOLVED that pursuant to the provisions of Regulation 23(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), such other applicable provisions of law, any amendments, modifications, variations or re-enactments thereof (hereinafter called as "Applicable Laws") and the 'Policy for dealing with Related Party Transactions' of Kotak Mahindra Bank Limited ("Bank"), the Members of the Bank do hereby approve, confirm and ratify as also accord further approval to the Board of Directors of the Bank (hereinafter referred to as "Board", which term shall be deemed to include any duly authorized Committee constituted / empowered by the Board, from time to time, to exercise its powers conferred by this Resolution), for entering into and / or carrying out and / or continuing with contracts / arrangements / transactions (whether individual transaction or transactions taken together or series of transactions or otherwise) with KFinTech Private Limited ("KFinTech"), being a Related Party within the meaning of Section 2(76) of the Companies Act, 2013 ("Act") and Regulation 2(1)(b) of the Listing Regulations, with respect to:

(a) deposits (in any form and by whatever name called), including Current Account Deposits, Savings Account Deposits or Fixed Deposits ("Deposits") from Mr. Uday Suresh Kotak, whether by way of fresh deposit(s) or renewal(s) or extension(s) or any modification(s) of earlier arrangements / transactions or otherwise, from time to time and as may be disclosed in the notes forming part of the Financial Statements for the Financial Year 2020-21, notwithstanding the fact that the aggregate value of all these transactions, may exceed or may have exceeded 10% of the annual consolidated turnover of the Bank for the relevant year as prescribed under Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts / arrangements / transactions have been / shall be carried out at an arm's length basis and in the ordinary course of business of the Bank, and

(b) apart from remunerations as approved by the Reserve Bank of India, the Board of Directors and the Members, other banking transactions and / or arrangements and / or services, against the consideration agreed upon or as may be agreed from time to time and where the Bank receives fees and charges, such as custody / depository services, advisory services, as may be disclosed in the notes forming part of the Financial Statements for the Financial Year 2020-21, provided however, that all such contracts / arrangements / transactions have been / shall be carried out at an arm's length basis and in the ordinary course of business and, provided further, that the aggregate value of all such transactions under this para will be less than even one percent of the annual consolidated turnover of the Bank, but, taken together with the aggregate value of deposits mentioned in Item 2(a) above, may exceed or have exceeded 10% of the annual consolidated turnover of the Bank for the relevant year, wherein Deposits would form a substantial portion of such transaction value."

"RESOLVED FURTHER that the Members of the Bank do hereby approve, confirm and ratify as also accord further approval to the Board, to sign and execute all such documents, deeds and writings, including filing the said documents, etc. and do all such acts, deeds and things and take necessary steps as the Board may in its absolute discretion deem necessary, desirable or expedient to give effect to this Resolution and to settle any question that may arise in this regard and incidental thereto, without being required to seek any further consent or approval of the Members or otherwise to the end and intent that the Members shall be deemed to have given their approval thereto expressly by the authority of this Resolution."

"RESOLVED FURTHER that the Members of the Bank, do hereby also accord further approval to the Board of Directors of the Bank, to delegate all or any of its powers herein conferred to any Committee of Directors and / or Director(s) and / or official(s) of the Bank / any other person(s) authorized by it, to do all such acts and take steps as may be considered necessary or expedient to give effect to the aforesaid Resolutions."

"AND RESOLVED FURTHER that all actions taken by the Board in this regard, be and are hereby approved, confirmed and ratified in all respects."

</div

NOTICE is hereby given that the Share Certificates for Equity Shares with following details have been reported lost/stolen and that applications for issuance of duplicate share certificate(s) in respect thereof have been made to the Company at 205 Centrum Mall, M.G. Road, Sultanpur, New Delhi-110030/Registrar and Share Transfer Agent of the Company at T-34, IInd Floor, Okhla Industrial Area, Phase-2, New Delhi-110020.				
Sl. No.	Folio No.	Name	Cert. No.	Dist. No.
1.	K000275	Kumud Dhrendra Gandhi, Dhrendra Jekisan Das Gandhi	7549	754794 -754893
The company hereby invites claims or objections (in writing) for issuance of duplicate share certificate(s) within the period of 15 (Fifteen) days from the publication of this notice. In case no claims/objections are received during this period the company shall be free to issue duplicate share certificate(s).				
For & On behalf of Capital Trust Limited Place- New Delhi Date- February 20th, 2021 Sd/- (Company Secretary)				

## PUBLIC NOTICE

General public is hereby informed that due to certain unavoidable circumstances, the proposed Public Auction (of pledged ornaments-NPA accounts) by our client M/s. Muthoot Finance Ltd. scheduled for 25th February 2021 has been postponed and is now re-scheduled for 27th February 2021. The place and time of Public Auction shall remain the same, as already notified to the concerned Borrowers. In case of any clarification, the interested persons may contact the concerned branch office of our client.

Kohli & Sohni Advocates,  
A 59A, First Floor, Lajpat Nagar-II, New Delhi - 110024

Note: Customers can release their pledged ornaments before the scheduled auction date, against payment of dues of our client. Customer can also contact Email ID: auctiodesk@muthootgroup.com or Call at 7834886464, 7994452461.

GOVERNMENT OF JAMMU AND KASHMIR

OFFICE OF THE EXECUTIVE ENGINEER ELECTRIC DIVISION REASI  
MINI SECRETARIAT, DISTRICT ADMINISTRATIVE COMPLEX, REASI  
Block II, Hall No. 301, E-mail: xen.reasi@gmail.com, Phone/Fax No.: 01991-244098

## TENDER NOTICE

e-NIT NO: 3T of 2020-21 Dated 15.02.2021

INVITATION: For and on behalf of the Lieutenant Governor of the Union Territory of Jammu and Kashmir, the Executive Engineer Electric Division JPDCI Reasi, hereinafter referred as "Employer", invites online e-bids from registered Companies or registered Electrical Contractors having valid A Class Electrical Contractor License issued by Jammu and Kashmir Govt. for Survey, Design, Supply, Transportation, Carriage, Erection, Testing And Commissioning for Creation of 100KVA substation along with 11KV tapping point, 11KV HT line and LT Line at Roodian da yard, Gran Morh in sub division Reasi in District Reasi (J&K)\*.

Bidders are advised to study the Bidding Document carefully. Submission of e-Bid against this SBD shall be deemed to have been done after careful/conscious study and examination of the procedures, terms and conditions of the Standard Bidding Document with full understanding of its implications.

1. The tender document is available at website <http://jkenders.gov.in>. Interested bidders may view, download the e-Bid document, seek clarification and submit their Bids online upto the date and time mentioned in the table below:

1. Sale of Bid Document (Start)	16.02.2021 (10:00 AM)
2. Sale of Bid Document (end)	01.03.2021 (04:00 PM)
3. e-Bid submission (start) date & time	16.02.2021 (10:00 AM)
4. e-Bid submission (end) date & time	01.03.2021 (04:00 PM)
5. Clarifications start date	16.02.2021 (11:00 AM)
6. Clarifications end date	25.02.2021 (02:00 PM)
7. Pre bid meeting date	25.02.2021 (at 02:30 PM) in the Office Chamber of Executive Engineer Electric Division Reasi.

Sd/-  
Executive Engineer,  
Electric Division, JPDCI Reasi

No: EDR/4085-89  
Dated: 15.02.2021  
DIP/J-4310/P-20

Electric Division, JPDCI Reasi

THE KANGRA CO-OPERATIVE BANK LTD.  
C-29, Community Centre, Pankha Road, Janakpuri, New Delhi-110058

Phone : 011-25611041, 25611042, 25611043, 25611044

E-mail: legal@kangrabank.com, legal1@kangrabank.com Website : [www.kangrabank.com](http://www.kangrabank.com)

APPENDIX IV  
[See rule 8(1)]  
POSSESSION NOTICE  
(For immovable property)

Whereas,

The undersigned being the Authorised officer of "The Kangra Co-operative Bank Ltd.", Head office at C-29, Community Centre, Pankha Road, Janakpuri, New Delhi-110058, having its registered office at 1916, Chuna Mandi, Pahar Ganj, New Delhi-110055, Under the Securitisation and Reconstruction of the Financial Assets & Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(12) read with rule [3] of the Security Interest (Enforcement) Rules, 2002, the Bank had issued a demand notice on dated: 07-01-2019, calling upon the borrower & mortgagor namely Sh.Pankaj Bohare Sl/o. Sh.Dhaminder Nath Bohare, R/o: C-484, Khasra No.343, gali no 20, Bhajanpura, Shahdara, Delhi-110053, also at : Sh.Pankaj Bohare, Sl/o.Sh.Dhaminder Nath Bohare, Cl/o. M/s.Pankaj garments, K-5/10, gali no.9, K-Block, Ghonda, Bhajanpura, Delhi-110053, to repay the amount mentioned in the notice being Rs.24,17,665/- (Rupees Twenty Four Lakhs Seventeen Thousand Six Hundred Sixty Five only), together with further interest, penal interest and other charges as are applicable to this Loan account from time to time, from the date of the notice till the date of realization together with all the costs incurred by the Bank in realizing the said amount.

The above mentioned borrower&mortgagor having failed to repay the amount, notice is hereby given to the borrower&mortgagor and the public in general that the Bank has taken possession of the property described here in below in exercise of powers conferred under sub-section (4) of section 13 of The Securitisation and Reconstruction of the Financial Assets & Enforcement of Security Interest Act, 2002, read with rule [8] of the Security Interest (Enforcement) Rules, 2002, on this 19thday of February 2021.

The borrower&mortgagor particular and the public in general is hereby cautioned not to deal with the mortgaged property and any dealings with the property will be subject to the charge of "The Kangra Co-operative Bank Ltd.", for an amount of Rs.24,17,665/- together with further interest, penal interest and other charges as are applicable to this Loan account from time to time, from the date of notice till the date of realization together with all the costs incurred by the Bank in realizing the said amount.

The borrower&mortgagor attention is also been invited towards provisions of Sub-Section (8) of Section 13 of The Securitisation and Reconstruction of the Financial Assets & Enforcement of Security Interest Act, 2002, in respect of time available, to redeem the below mentioned mortgaged property/Secured Asset. DISPOSITION OF THE PROPERTY The property under consideration is entire built up Residential property with area measuring 60Sq. Yds.

1.All the part and parcel of the BUILT-UP PROPERTY NO.C-484, LAND AREA MEASURING 60 SQ. YDS. OUT OF KHASRA NO.343, SITUATED AT VILLAGE GHONDA GUJRAN KHADAR, IN THE ABAJI OF GALI NO.20, C-BLOCK, BHAJANPURA, ILLAQ SHAHDARA, DELHI-110053 All the part and parcel of the BUILT-UP PROPERTY NO.C-484, LAND AREA MEASURING 60 SQ. YDS. OUT OF KHASRA NO.343, SITUATED AT VILLAGE GHONDA GUJRAN KHADAR, IN THE ABAJI OF GALI NO.20, C-BLOCK, BHAJANPURA, ILLAQ SHAHDARA, DELHI-110053.Falling under the Registration of Sub-Registrar-North East, Seelam Pur, Delhi.

Bounded as under:-

EAST : PROPERTY OF OTHERS,  
WEST : GALI 15 FT WIDE,  
NORTH : PROPERTY OF OTHERS,  
SOUTH : PROPERTY OF OTHERS,

DEHLI.

DATED: 19-02-2021.

MEENAKSHI VATS  
AUTORISED OFFICER

THE KANGRA CO-OPERATIVE BANK LTD.,

HEAD OFFICE AT, C-29, COMMUNITY CENTRE,

PANKHA ROAD, JANAKPUR, NEW DELHI-58.

## NOTICE



## NOTICE TO THE UNIT HOLDERS OF SBI - ETF NIFTY 50

SBI Mutual Fund Trustee Company Private Limited, Trustees to SBI Mutual Fund, have approved dividend in SBI – ETF Nifty 50 as under:

Scheme Name	Quantum of Dividend Per Unit (Rs.)	Record Date	Face Value per Unit (Rs.)	NAV as on February 18, 2021 (Rs.)
SBI - ETF Nifty 50	1.30	February 26, 2021	10	156.9078

**Pursuant to payment of dividend, the NAV of the Scheme would fall to the extent of payout and statutory levy, if applicable.** Dividend Distribution is subject to availability of distributable surplus and statutory levy (if any) and may be lower, depending on the distributable surplus available on the record date. All Unit Holders/ Beneficial Owners of the above Scheme, whose name(s) appear in records of Registrar of SBI Mutual Fund/ the statement of beneficial owners maintained by the Depositories on aforesaid record date, will be entitled to receive dividend.

For SBI Funds Management Private Limited

Sd/-  
Vinay M. Tonse  
Managing Director & CEO

Place: Mumbai  
Date: February 20, 2021  
**Asset Management Company:** SBI Funds Management Private Limited (A Joint Venture between SBI & AMUNDI) (CIN: U65990MH2019PTC065289) **Trustee:** SBI Mutual Fund Trustee Company Pvt. Ltd. (CIN: U65991MH2003PTC138496) **Sponsor:** State Bank of India **Regd Office:** 9th Floor, Crescenzo, C - 38 & 39, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400051 Tel: 91-22-61793000 • Fax: 91-22-67425687 • E-mail: partnerforlife@sbfm.com • www.sbfm.com

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

SBMF/2021/FEB/07

## MAHINDRA MANOLIFE INVESTMENT MANAGEMENT PRIVATE LIMITED

(Formerly known as Mahindra Asset Management Company Pvt. Ltd.)

**Corporate Identity Number:** U65900MH2013TC244758

**Registered Office :** "A" Wing, 4th Floor, Mahindra Towers, Dr. G.M. Bhosale Marg, P.K. Kurne Chowk, Worli, Mumbai 400 018

**Corporate Office:** 1st Floor, Sadhana House, 570, PB Marg, Worli, Mumbai - 400 018

Tel: 1800 4196244; website: [www.mahindramanulife.com](http://www.mahindramanulife.com); email id: mfinvestors@mahindra.com

## NOTICE NO. 5/2021

## Declaration of Dividend in Mahindra Manulife ELSS Kar Bachat Yojana and Mahindra Manulife Focused Equity Yojana

Notice is hereby given that Mahindra Manulife Trustee Private Limited (Formerly known as Mahindra Trustee Company Pvt. Ltd.), Trustee to Mahindra Manulife Mutual Fund ("the Fund"), has approved the declaration of dividend under the Dividend Option(s) of Mahindra Manulife ELSS Kar Bachat Yojana, an open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit and Mahindra Manulife Focused Equity Yojana, an open ended equity scheme investing in maximum 30 stocks across market caps (i.e Multi Cap) ("the Schemes") as per the details given below:

Name of the Scheme	Plan(s)/ Option(s)	Quantum of Dividend # (Rs. per unit)	Record Date*	Face Value (Rs. per unit)	NAV as on February 19, 2021 (Rs. per unit)
Mahindra Manulife ELSS Kar Bachat Yojana	Regular Plan – Dividend Option	0.80	February 26, 2021	10.00	13.6946
	Direct Plan – Dividend Option	0.80		10.00	14.9348
Mahindra Manulife Focused Equity Yojana	Regular Plan – Dividend Option	0.50	February 26, 2021	10.00	12.0063
	Direct Plan – Dividend Option	0.50		10.00	12.0706

# As reduced by the amount of applicable statutory levy. Dividend distribution is subject to the availability of distributable surplus and may be lower, depending on the distributable surplus available on the Record Date.

\*If in any case the Record Date falls on a non-business day, the immediately following business day shall be deemed to be the Record Date.

**Pursuant to payment of dividend, the NAV of the Dividend Option(s) of the Schemes/Plan(s) would fall to the extent of payout and statutory levy, if any.**

All Unit Holders/ Beneficial Owners under the Dividend Option of the abovementioned Schemes / Plan(s) whose names appear in the records of the Registrar, Computer Age Management Services Ltd. / Statement of Beneficial Owners maintained by the Depositories, as applicable, as at the close of the business hours on the Record Date shall be eligible to receive the dividend.

With regard to Unit holders under the Dividend option of the abovementioned Schemes / Plan(s), who have opted for Dividend Reinvestment facility, the dividend due will be reinvested by allotting units for the dividend amount (on the next Business Day after the Record Date) at a price based on the prevailing ex-dividend NAV per unit on the Record Date.

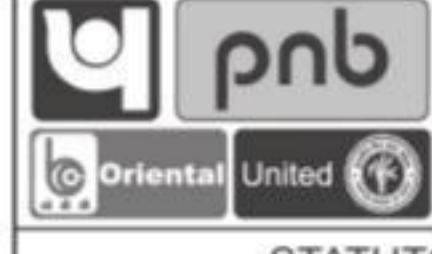
**NOTICE - CUM - ADDENDUM TO THE STATEMENT OF ADDITIONAL INFORMATION (SAI), SCHEME INFORMATION DOCUMENT (SID) AND KEY INFORMATION MEMORANDUM (KIM) OF THE SCHEMES OF MAHINDRA MANULIFE MUTUAL FUND (FUND)**

Investors/Unit holders are advised to take note of the change in the address of the following Investor Service Centre, of Computer Age Management Services Limited (the Registrar and Transfer Agent to the schemes of the Fund) which is the OPAT for the schemes of the Fund.

**Change in the address of Official Point of Acceptance of Transactions ('OPATs') for the schemes of the Fund**

Investors/Unit holders are advised to take note of the change in the address of the following Investor Service Centre, of Computer Age Management Services Limited (the Registrar and Transfer Agent to the schemes of the Fund) which is the OPAT for the schemes of the Fund.

This notice-cum- addendum shall form an integral part of the SAI / SID / KIM of the scheme(s) of the Fund as amended from time to time.



**punjab national bank**  
...Together for the better

CIRCLE OFFICE : PLOT NO. 445,  
PHASE 3, NEAR DADI POTI PARK,  
MODEL TOWN, BATHINDA

**E-AUCTION SALE OF SECURED  
PROPERTY/IES IS ON 17.03.2021  
FROM 11:00 AM TO 04:00 PM**

**E-AUCTION  
SALE NOTICE**

STATUTORY 15/30 DAYS (AS APPLICABLE) SALE NOTICE TO GENERAL PUBLIC AND IN PARTICULAR TO THE BORROWER(S), MORTGAGOR(S) AND GUARANTOR(S)  
UNDER RULE 6(2) & 8(6) READ WITH RULE 6 & 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002 OF SARFAESI ACT

### PUBLIC NOTICE FOR E-AUCTION FOR SALE OF MOBILE / IMMOVABLE PROPERTY/IES

E-Auction Sale Notice for Sale of Movable / Immovable Assets under the "Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002" read with revision to Rule 6(2) & 8(6) READ WITH RULE 6 & 9 of the Security Interest (Enforcement) Rule, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s), Mortgagor(s) and Guarantor(s) that the below described Movable / Immovable Properties (Mortgaged / Charged to the Secured Creditor, the Constructive / Physical (whichever is applicable) Possession of which has been taken by the Authorized Officer of Punjab National Bank, Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" basis on date of Sale, for recovery of amount, as mentioned below due to the Punjab National Bank secured Creditor from below named Borrower(s), Mortgagor(s) and Guarantor(s). A short description of the Movable / Immovable property with known encumbrances, if any, are mentioned as under.

**1) DATE AND TIME OF E-AUCTION: 17.03.2021, AT 11:00 AM TO 04:00 PM**

**2) LAST DATE & TIME OF SUBMISSION / VERIFICATION OF KYC DOCUMENTS & EMD (ONLINE) ON PORTAL <https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp> ON OR BEFORE 12.03.2021 UPTO 04:00 PM**

**3) THE SALE WILL BE DONE THROUGH E-AUCTION PLATFORM PROVIDED AT THE WEBSITE <https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp>**

**4) MSTC LIMITED-HELP DESK NO. 033-22901004/18001025026/011-41106131 OR 1800-103-5342 OR mail at [ibapiop@mstcecommerce.com](mailto:ibapiop@mstcecommerce.com) or [ibapifin@mstc.com](mailto:ibapifin@mstc.com)**

**5) Minimum Bid Increment Amount, for Properties of Reserve Price is upto Rs. 100.00 Lakh is Rs. 10,000/- or in multiple thereof AND for Properties of Reserve Price is above Rs. 100.00 Lakh is Rs. 1 Lakh or in multiple thereof.**

6) It is open to the Bank to appoint a representative and to make self-bid and participate in the auction. The E-Auction is being held on AS IS WHERE IS AND AS IS WHAT IS BASIS .

7) Any encumbrances over the propertyies mentioned hereunder is not known to the Bank / Secured Creditor.

8) The inspection of the Properties put on auction will be permitted to interested bidders at site on 08.03.2021 & 09.03.2021 between 11:00 AM to 04:00 PM on working days with prior consultation with the Branch Manager.

9) The particulars of Secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.

10) The intending bidders/ purchasers are requested to register on portal <https://www.mstcecommerce.com> using their mobile number and email id. Further they are to upload KYC documents on the said portal for KYC verification. Once the KYC documents are verified by e-auction service provider (may take 2-3 working days), then the intending bidders/purchasers has to deposit the EMD amount using online mode in his GLOBAL EMD WALLET before the e-auction date and time through the portal after generating Challan from <https://www.mstcecommerce.com>. The registration, verification of KYC documents and deposit of EMD in GLOBAL WALLET, must be completed well in advance, before the auction to avoid unwanted situation.

11) The writ petitions CWP No. 1535, 1975, 1986, 1991 of year 2021 are pending in the honorable Punjab and Haryana High Court for following Properties. The decision of which will be binding on all

12) For detailed term & conditions of the sale, please refer, [www.ibapi.in](http://www.ibapi.in), <https://www.mstcecommerce.com>, [www.pnbindia.in](http://www.pnbindia.in) or Contact our Office, Bathinda at Tel. No. 0164-2252916, Email: [cobtdnpa@pnb.co.in](mailto:cobtdnpa@pnb.co.in).

### COMMON DETAILS OF PROPERTIES ARE AS UNDER

DETAILS	FOR Sr. No. 1 TO 7	FOR Sr. No. 8	FOR Sr. No. 9 TO 31	FOR Sr. No. 32 TO 61	FOR Sr. No. 62 TO 127	FOR Sr. No. 128	FOR Sr. No. 129 TO 141	FOR Sr. No. 142 TO 145
Name of The Branch	Bank Street, Bathinda (005000)	Arya Samaj Chowk, Bhatinda (181300)	Bank Street, Bathinda (005000)	Arya Samaj Chowk, Bhatinda (181300)	Arya Samaj Chowk, Bhatinda (181300)	Arya Samaj Chowk, Bhatinda (181300)	Arya Samaj Chowk, Bhatinda (181300)	Arya Samaj Chowk, Bhatinda (181300)
Branch Contact Number	77173-01743	77173-06015	77173-01743	77173-06015	77173-06015	77173-06015	77173-06015	77173-06015
Account Name	AB WORLD TRADE PVT. LTD.	AB INFRA INVESTMENTS PVT. LTD.	AB WORLD TRADE PVT. LTD.	AB INFRA INVESTMENTS PVT. LTD.	GH CROP SCIENCE PVT. LTD.	AB INFRA INVESTMENTS PVT. LTD.	GH CROP SCIENCE PVT. LTD.	FARMING RESOURCES LLP
Date of Notice of u/s 13(2)	18.07.2020	14.07.2020	18.07.2020	14.07.2020	21.08.2020	14.07.2020	21.08.2020	21.08.2020
Demand Amount	Rs. 22,73,39,106.04 + Interest and Charges w.e.f. 01.04.2020	Rs. 40,25,47,929.96 + Interest and Charges w.e.f. 01.06.2020	Rs. 22,27,39,106.04/- + Interest and Charges w.e.f. 01.06.2020	Rs. 40,25,47,929.96/- + Interest and Charges w.e.f. 01.06.2020	Rs. 44,73,24,467.99/- + Interest and Charges w.e.f. 12.08.2020	Rs. 40,25,47,929.96/- + Interest and Charges w.e.f. 01.06.2020	Rs. 44,73,24,467.99/- + Interest and Charges w.e.f. 12.08.2020	Rs. 15,70,66,288.05/- + Interest and Charges w.e.f. 12.08.2020
Possession Date	13.10.2020	13.10.2020	12.10.2020	12.10.2020	18.11.2020	14.10.2020	19.11.2020	18.11.2020
Sr. No.	Sr. No. of IP	Property ID	Name and Address of the Mortgagor / Guarantor	DESCRIPTION OF MORTGAGED PROPERTY/IES (ALL THE BELOW MENTIONED PROPERTIES ARE UNDER SYMBOLIC POSSESSION)				
1.	2021/802	PUNB0050ABWRL01	HR Land Base Pvt. Ltd., Solan	All that part and parcel of Commercial Show Room measuring 6303.90 Sq.Ft. situated at F-31, 1st Floor, Homeland City Mall, Zone-2, Kitta-7, Chak Kalyanpur, Tehsil Baddi, District Solan, Himachal Pradesh, Owned by HR LAND BASE PVT. LTD. Vide RTD No. 910/2013 Dated 08.07.2013 which is registered in Book No. 1, Vol. No. 415, Page No. 31-38 Dated 08.07.2013.				
2.	2021/803	PUNB0050ABWRL02	HR Land Base Pvt. Ltd., Solan	All that part and parcel of Commercial Show Room measuring 556.10 Sq.Ft. situated at F-34, 1st Floor, Homeland City Mall, Zone-2, Kitta-7, Chak Kalyanpur, Tehsil Baddi, District Solan, Himachal Pradesh, Owned by HR LAND BASE PVT. LTD. Vide RTD No. 905/2013 Dated 08.07.2013 which is registered in Book No. 1, Vol. No. 414, Page No. 88-95 Dated 08.07.2013.				
3.	2021/804	PUNB0050ABWRL03	HR Land Base Pvt. Ltd., Solan	All that part and parcel of Commercial Show Room measuring 556.10 Sq.Ft. situated at F-35A, 1st Floor, Homeland City Mall, Zone-2, Kitta-7, Chak Kalyanpur, Tehsil Baddi, District Solan, Himachal Pradesh, Owned by HR LAND BASE PVT. LTD. Vide RTD No. 909/2013 Dated 08.07.2013 which is registered in Book No. 1, Vol. No. 415, Page No. 23-30 Dated 08.07.2013.				
4.	2021/805	PUNB0050ABWRL04	HR Land Base Pvt. Ltd., Solan	All that part and parcel of Commercial Show Room measuring 556.10 Sq.Ft. situated at F-36, 1st Floor, Homeland City Mall, Zone-2, Kitta-7, Chak Kalyanpur, Tehsil Baddi, District Solan, Himachal Pradesh, Owned by HR LAND BASE PVT. LTD. Vide RTD No. 907/2013 Dated 08.07.2013 which is registered in Book No. 1, Vol. No. 415, Page No. 8-15 Dated 08.07.2013.				
5.	2021/806	PUNB0050ABWRL05	HR Land Base Pvt. Ltd., Solan	All that part and parcel of Commercial Show Room measuring 556.10 Sq.Ft. situated at F-37, 1st Floor, Homeland City Mall, Zone-2, Kitta-7, Chak Kalyanpur, Tehsil Baddi, District Solan, Himachal Pradesh, Owned by HR LAND BASE PVT. LTD. Vide RTD No. 917/2013 Dated 08.07.2013 which is registered in Book No. 1, Vol. No. 415, Page No. 87-94 Dated 08.07.2013.				
6.	2021/807	PUNB0050ABWRL06	HR Land Base Pvt. Ltd., Solan	All that part and parcel of Commercial Show Room measuring 826.20 Sq.Ft. situated at F-66, 1st Floor, Homeland City Mall, Zone-2, Kitta-7, Chak Kalyanpur, Tehsil Baddi, District Solan, Himachal Pradesh, Owned by HR LAND BASE PVT. LTD. Vide RTD No. 913/2013 Dated 08.07.2013 which is registered in Book No. 1, Vol. No. 415, Page No. 55-62 Dated 08.07.2013.				
7.	2021/808	PUNB0050ABWRL07	HR Land Base Pvt. Ltd., Solan	All that part and parcel of Commercial Show Room measuring 688.51 Sq.Ft. situated at F-72, 1st Floor, Homeland City Mall, Zone-2, Kitta-7, Chak Kalyanpur, Tehsil Baddi, District Solan, Himachal Pradesh, Owned by HR LAND BASE PVT. LTD. Vide RTD No. 915/2013 Dated 08.07.2013 which is registered in Book No. 1, Vol. No. 415, Page No. 71-78 Dated 08.07.2013.				
8.	2021/809	PUNB1813ABINFR01	Isha Land Base Pvt. Ltd. (Now Known as Isha Global Pvt. Ltd.), Solan	All that part and parcel of Commercial Office Block measuring 1735.44 Sq.Yard situated at 3rd Floor, Homeland City Mall, Zone-1, Kitta-7, Chak Kalyanpur, Tehsil Baddi, District Solan, Himachal Pradesh, Owned by Isha Land Base Pvt. Ltd. (Now Known as Isha Global Pvt. Ltd.) Vide RTD No. 300/2013 Dated 02.03.2013, Khasara No. 846/1(0-1), 943/855/1(3-2), 856/1(2), 857/3(14), 858/12(9), 859/1(0-4) and 860/1(0-3).				
9.	2021/810	PUNB0050ABWRL12	HL Hotel & Resort Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot measuring (83.9x60) 372.22 Sq.Yard situated at Plot No. 083, Homeland City, Chak 4ML, Murba No.24, Killa No.25, Sriganganagar Raj., Owned by HL HOTEL & RESORT PVT. LTD. Vide LEASE DEED No. 2008004167 Dated 14.03.2008 which is registered in Book No. 1, Vol. No. 949, Page No.180, Sr. No. 2008001560 Dated 17.03.2008. Bounded by East- Plot 84, West- Commercial Plot, North- Wall, South- Road.				
10.	2021/811	PUNB0050ABWRL13	HL Hotel & Resort Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot measuring (83.9x60) 418.75 Sq.Yard situated at Plot No. 084, Homeland City, Chak 4ML, Murba No.24, Killa No.25, Sriganganagar Raj., Owned by HL HOTEL & RESORT PVT. LTD. Vide LEASE DEED No. 2008004185 Dated 14.03.2008 which is registered in Book No. 1, Vol. No. 949, Page No.179, Sr. No. 2008001559 Dated 17.03.2008. Bounded by East- Road, West- Plot 83, North- Wall, South- Road.				
11.	2021/812	PUNB0050ABWRL15	GH Estates Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot measuring (30x60) 262 Sq.Yard situated at Plot No. 1851, Homeland City, Chak 1-F Chhoti, Murba No.26, Killa No.12, Sriganganagar Raj., Owned by GH ESTATES PVT. LTD. Vide LEASE DEED No. 2013044219 (PATTAA No.2583) Dated 22.11.2013 which is registered in Book No. 1, Vol. No. 1228, Page No. 41, Sr. No. 2013016274 Dated 28.11.2013. Bounded by East- Road, West- Plot 1852, North- Road, South- Wall.				
12.	2021/813	PUNB0050ABWRL16	H.A. Estate Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot measuring (30x60) 200 Sq.Yard situated at Plot No. 1019, Homeland City, Chak 4ML, Murba No.13, Killa No.25, Sriganganagar Raj., Owned by H.A. ESTATE PVT. LTD. Vide LEASE DEED No. 2015032126 (PATTAA No.4632) Dated 06.10.2015 which is registered in Book No. 1, Vol. No. 1296, Page No. 189, Sr. No. 2015004796 Dated 09.10.2015. Bounded by East- Wall, West- Road, North- Plot 1020, South- Plot 1018.				
13.	2021/814	PUNB0050ABWRL17	H.A. Estate Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot measuring (30x60) 200 Sq.Yard situated at Plot No. 1020, Homeland City, Chak 4ML, Murba No.13, Killa No.25, Sriganganagar Raj., Owned by H.A. ESTATE PVT. LTD. Vide LEASE DEED No. 2015032124 (PATTAA No.4634) Dated 06.10.2015 which is registered in Book No. 1, Vol. No. 1296, Page No. 186, Sr. No. 2015004793 Dated 09.10.2015. Bounded by East- Wall, West- Road, North- Plot 1021, South- Plot 1019.				
14.	2021/815	PUNB0050ABWRL18	H.A. Estate Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot measuring (30x60) 200 Sq.Yard situated at Plot No. 1021, Homeland City, Chak 4ML, Murba No.13, Killa No.16 & 25, Sriganganagar Raj., Owned by H.A. ESTATE PVT. LTD. Vide LEASE DEED No. 2015032117 (PATTAA No.4640) Dated 06.10.				

**Date and Time of E-Auction: 17.03.2021, WEDNESDAY AT 11:00 AM TO 04:00 PM**

Sr. No.	Sr. No. of IP	Property ID	Name and Address of the Mortgagor / Guarantor	DESCRIPTION OF MORTGAGED PROPERTY/IES (ALL THE BELOW MENTIONED PROPERTIES ARE UNDER SYMBOLIC POSSESSION)	Reserve Price Earnest Money Deposit
52.	2021/853	PUNB1813ABINFR25	GH City Project Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot measuring (30x60) 200 Sq.Yard situated at Plot No. 1939, Homeland City, Chak 1-F Chhoti, Murba No. 36, Killa No. 19 & 20, SriGanganagar Raj., Owned by GH CITY PROJECT PVT. LTD. Vide LEASE DEED No. 201601103008812 (PATTA No. 5023) Dated 02.03.2016 which is registered in Book No. 1, Vol. No. 1309, Page No. 123, Sr. No. 201603103101066 Dated 03.03.2016. Bounded By East-Plot 1940, West- Plot 1938, North- Plot 1926, South- Road.	Rs. 12.75 Lakh Rs. 1.28 Lakh
53.	2021/854	PUNB1813ABINFR26	GH City Project Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot measuring (30x60) 200 Sq.Yard situated at Plot No. 1940, Homeland City, Chak 1-F Chhoti, Murba No. 36, Killa No. 19, SriGanganagar Raj., Owned by GH CITY PROJECT PVT. LTD. Vide LEASE DEED No. 201601103008813 (PATTA No. 5029) Dated 02.03.2016 which is registered in Book No. 1, Vol. No. 1309, Page No. 121, Sr. No. 201603103101064 Dated 03.03.2016. Bounded By East- Plot 1941, West- Plot 1939, North- Plot 1925, South- Road.	Rs. 12.75 Lakh Rs. 1.28 Lakh
54.	2021/855	PUNB1813ABINFR29	GH City Project Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot measuring (30x60) 200 Sq.Yard situated at Plot No. 1943, Homeland City, Chak 1-F Chhoti, Murba No. 36, Killa No. 19, SriGanganagar Raj., Owned by GH CITY PROJECT PVT. LTD. Vide LEASE DEED No. 201601103008861 (PATTA No. 5040) Dated 02.03.2016 which is registered in Book No. 1, Vol. No. 1309, Page No. 128, Sr. No. 201603103101071 Dated 03.03.2016. Bounded By East- Plot 1944, West- Plot 1942, North- Plot 1922, South- Road.	Rs. 12.75 Lakh Rs. 1.28 Lakh
55.	2021/856	PUNB1813ABINFR30	GH City Project Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot measuring (30x60) 200 Sq.Yard situated at Plot No. 1944, Homeland City, Chak 1-F Chhoti, Murba No. 36, Killa No. 18, SriGanganagar Raj., Owned by GH CITY PROJECT PVT. LTD. Vide LEASE DEED No. 201601103008814 (PATTA No. 5035) Dated 02.03.2016 which is registered in Book No. 1, Vol. No. 1309, Page No. 119, Sr. No. 201603103101062 Dated 03.03.2016. Bounded By East- Plot 1945, West- Plot 1943, North- Plot 1921, South- Road.	Rs. 12.75 Lakh Rs. 1.28 Lakh
56.	2021/857	PUNB1813ABINFR31	GH City Project Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot measuring (30x60) 200 Sq.Yard situated at Plot No. 1945, Homeland City, Chak 1-F Chhoti, Murba No. 36, Killa No. 18, SriGanganagar Raj., Owned by GH CITY PROJECT PVT. LTD. Vide LEASE DEED No. 201601103008815 (PATTA No. 5028) Dated 02.03.2016 which is registered in Book No. 1, Vol. No. 1309, Page No. 124, Sr. No. 201603103101067 Dated 03.03.2016. Bounded By East- Plot 1946, West- Plot 1944, North- Plot 1920, South- Road.	Rs. 12.75 Lakh Rs. 1.28 Lakh
57.	2021/858	PUNB1813ABINFR32	GH City Project Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot measuring (30x60) 200 Sq.Yard situated at Plot No. 1946, Homeland City, Chak 1-F Chhoti, Murba No. 36, Killa No. 18, SriGanganagar Raj., Owned by GH CITY PROJECT PVT. LTD. Vide LEASE DEED No. 201601103008817 (PATTA No. 5022) Dated 02.03.2016 which is registered in Book No. 1, Vol. No. 1309, Page No. 132, Sr. No. 201603103101075 Dated 03.03.2016. Bounded By East- Plot 1947, West- Plot 1945, North- Plot 1919, South- Road.	Rs. 12.75 Lakh Rs. 1.28 Lakh
58.	2021/859	PUNB1813ABINFR33	GH City Project Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot measuring (30x60) 200 Sq.Yard situated at Plot No. 1947, Homeland City, Chak 1-F Chhoti, Murba No. 36, Killa No. 18, SriGanganagar Raj., Owned by GH CITY PROJECT PVT. LTD. Vide LEASE DEED No. 201601103008821 (PATTA No. 5031) Dated 02.03.2016 which is registered in Book No. 1, Vol. No. 1309, Page No. 130, Sr. No. 201603103101073 Dated 03.03.2016. Bounded By East- Plot 1948, West- Plot 1946, North- Plot 1918, South- Road.	Rs. 12.75 Lakh Rs. 1.28 Lakh
59.	2021/860	PUNB1813ABINFR34	GH City Project Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot measuring (30x60) 200 Sq.Yard situated at Plot No. 1948, Homeland City, Chak 1-F Chhoti, Murba No. 36, Killa No. 18, SriGanganagar Raj., Owned by GH CITY PROJECT PVT. LTD. Vide LEASE DEED No. 201601103008825 (PATTA No. 5026) Dated 02.03.2016 which is registered in Book No. 1, Vol. No. 1309, Page No. 127, Sr. No. 201603103101070 Dated 03.03.2016. Bounded By East- Plot 1949, West- Plot 1947, North- Plot 1917, South- Road.	Rs. 12.75 Lakh Rs. 1.28 Lakh
60.	2021/861	PUNB1813ABINFR35	GH City Project Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot measuring (30x60) 200 Sq.Yard situated at Plot No. 1949, Homeland City, Chak 1-F Chhoti, Murba No. 36, Killa No. 17 & 18, SriGanganagar Raj., Owned by GH CITY PROJECT PVT. LTD. Vide LEASE DEED No. 201601103008832 (PATTA No. 5039) Dated 02.03.2016 which is registered in Book No. 1, Vol. No. 1309, Page No. 133, Sr. No. 201603103101076 Dated 03.03.2016. Bounded By East- Road, West- Plot 1948, North- Plot 1916, South- Road.	Rs. 13.94 Lakh Rs. 1.40 Lakh
61.	2021/862	PUNB1813ABINFR37	GH City Project Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot measuring (30x60) 200 Sq.Yard situated at Plot No. 1951, Homeland City, Chak 1-F Chhoti, Murba No. 36, Killa No. 18, SriGanganagar Raj., Owned by GH CITY PROJECT PVT. LTD. Vide LEASE DEED No. 201601103009399 (PATTA No. 5051) Dated 04.03.2016 which is registered in Book No. 1, Vol. No. 1310, Page No. 05, Sr. No. 201603103101148 Dated 10.03.2016. Bounded By East- Plot 1950, West- Plot 1952, North- Road, South- Plot.	Rs. 12.75 Lakh Rs. 1.28 Lakh
62.	2021/863	PUNB1813GHCROP01	Home Land City Projects Ltd., Sriganganagar	All that part and parcel of Commercial Converted Land measuring 292'x245' situated in Sq. No. 35, Killa No. 3, 4,7,8,13,14, Chak 1F Chhoti, Home Land City, Sri Ganganagar, owned by Homeland City Projects Ltd. Vide Lease Deed No. (Patta) 2013002424 dated 17.01.2013 which is registered in Book No. 1, Vol. No. 1153, Page No. 79, Sr. No. 2013001312 dated 17.01.2013. Bounded by: North - 80'- wide Road, South - 40'- wide Road, East - Parking/Road; West - Plot	Rs. 1001.56 Lakh Rs. 100.16 Lakh
63.	2021/864	PUNB1813GHCROP02	H.A. Estates Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot No. 1194 measuring 40'x85' situated in Sq. No. 13, Killa No. 13, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 1725 dated 29.08.2013 which is registered in Book No. 1, Vol. No. 1214, Page No. 110, Sr. No. 2013013543 dated 30.08.2013 Bounded by: East-Road, West - Other Plot, North- P No. 1193, South- P No. 1195.	Rs. 21.50 Lakh Rs. 2.15 Lakh
64.	2021/865	PUNB1813GHCROP03	H.A. Estates Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot No. 1195 measuring 40'x85' situated in Sq. No. 13, Killa No. 13, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 1726 dated 29.08.2013 which is registered in Book No. 1, Vol. No. 1214, Page No. 111, Sr. No. 2013013544 dated 30.08.2013 Bounded by: East-Road, West - Other Plot, North- P No. 1194, South- P No. 1196.	Rs. 21.50 Lakh Rs. 2.15 Lakh
65.	2021/866	PUNB1813GHCROP04	H.A. Estates Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot No. 1196 measuring 40'x85' situated in Sq. No. 13, Killa No. 13, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 1727 dated 29.08.2013 which is registered in Book No. 1, Vol. No. 1214, Page No. 112, Sr. No. 2013013545 dated 30.08.2013 Bounded by: East-Road, West - Other Plot, North- P No. 1195, South- P No. 1197.	Rs. 21.50 Lakh Rs. 2.15 Lakh
66.	2021/867	PUNB1813GHCROP05	H.A. Estates Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot No. 1197 measuring 40'x85' situated in Sq. No. 13, Killa No. 13, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 1728 dated 29.08.2013 which is registered in Book No. 1, Vol. No. 1214, Page No. 113, Sr. No. 2013013546 dated 30.08.2013 Bounded by: East-Road, West - Other Plot, North- P No. 1196, South- P No. 1198.	Rs. 21.50 Lakh Rs. 2.15 Lakh
67.	2021/868	PUNB1813GHCROP06	H.A. Estates Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot No. 1203 measuring 40'x85' situated in Sq. No. 13, Killa No. 23, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 1734 dated 29.08.2013 which is registered in Book No. 1, Vol. No. 1214, Page No. 119, Sr. No. 2013013552 dated 30.08.2013 Bounded by: East-Road, West - Other Plot, North- P No. 1202, South- P No. 1204.	Rs. 21.50 Lakh Rs. 2.15 Lakh
68.	2021/869	PUNB1813GHCROP07	H.A. Estates Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot No. 1204 measuring 40'x85' situated in Sq. No. 13, Killa No. 23, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 1735 dated 29.08.2013 which is registered in Book No. 1, Vol. No. 1214, Page No. 120, Sr. No. 2013013553 dated 30.08.2013 Bounded by: East-Road, West - Other Plot, North- P No. 1203, South- P No. 1205.	Rs. 21.50 Lakh Rs. 2.15 Lakh
69.	2021/870	PUNB1813GHCROP08	H.A. Estates Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot No. 1205 measuring 40'x85' situated in Sq. No. 26, Killa No. 0, 3, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 1736 dated 29.08.2013 which is registered in Book No. 1, Vol. No. 1214, Page No. 121, Sr. No. 2013013554 dated 30.08.2013 Bounded by: East-Road, West - Other Plot, North- P No. 1204, South- P No. 1206.	Rs. 21.50 Lakh Rs. 2.15 Lakh
70.	2021/871	PUNB1813GHCROP09	Home Land City Projects Ltd., Sriganganagar	All that part and parcel of Residential Plot No. 1463 measuring 30'x60' situated in Sq. No. 36, Killa No. 10, Chak 1F Chhoti, Homeland City, Sri Ganganagar, owned by Homeland City Projects Ltd. Vide Lease Deed (Patta) 2592 dated 22.11.2013 which is registered in Book No. 1, Vol. No. 1228, Page No. 37, Sr. No. 2013016270 dated 28.11.2013 Bounded by: East- P No. 1464, West- P No. 1462, North- Other Plot, South- Road.	Rs. 12.75 Lakh Rs. 1.28 Lakh
71.	2021/872	PUNB1813GHCROP10	Home Land City Projects Ltd., Sriganganagar	All that part and parcel of Residential Plot No. 1464 measuring 30'x60' situated in Sq. No. 36, Killa No. 10, Chak 1F Chhoti, Homeland City, Sri Ganganagar, owned by Homeland City Projects Ltd. Vide Lease Deed (Patta) 2578 dated 22.11.2013 which is registered in Book No. 1, Vol. No. 1228, Page No. 31, Sr. No. 2013016264 dated 28.11.2013 Bounded by: East- P No. 1465, West- P No. 1463, North- Other Plot, South- Road.	Rs. 12.75 Lakh Rs. 1.28 Lakh
72.	2021/873	PUNB1813GHCROP11	Home Land City Projects Ltd., Sriganganagar	All that part and parcel of Residential Plot No. 1465 measuring 30'x60' situated in Sq. No. 36, Killa No. 0, 9, Chak 1F Chhoti, Homeland City, Sri Ganganagar, owned by Homeland City Projects Ltd. Vide Lease Deed (Patta) 2577 dated 22.11.2013 which is registered in Book No. 1, Vol. No. 1228, Page No. 36, Sr. No. 2013016269 dated 28.11.2013 Bounded by: East- P No. 1466, West- P No. 1464, North- P No. 1470, South- Road.	Rs. 12.75 Lakh Rs. 1.28 Lakh
73.	2021/874	PUNB1813GHCROP12	H.A. Estates Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot No. 1055 measuring 30'x60' situated in Sq. No. 26, Killa No. 6, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4495 dated 29.08.2013 which is registered in Book No. 1, Vol. No. 1292, Page No. 157, Sr. No. 2015003964 dated 20.08.2013 Bounded by: East- P-1054, West- P-1056, North- P-1070, South- Road.	Rs. 12.75 Lakh Rs. 1.28 Lakh
74.	2021/875	PUNB1813GHCROP13	H.A. Estates Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot No. 1056 measuring 30'x60' situated in Sq. No. 26, Killa No. 6, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4496 dated 29.08.2013 which is registered in Book No. 1, Vol. No. 1292, Page No. 158, Sr. No. 2015003965 dated 20.08.2013 Bounded by: East- P-1055, West- P-1057, North- P-1069, South- Road.	Rs. 12.75 Lakh Rs. 1.28 Lakh
75.	2021/876	PUNB1813GHCROP14	H.A. Estates Pvt. Ltd., Sriganganagar	All that part and parcel of Residential Plot No. 1057 measuring 30'x60' situated in Sq. No. 26, Killa No. 7, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4497 dated 29.08.2013 which is registered in Book No. 1, Vol. No. 1292, Page No. 159, Sr. No. 2015003966 dated 20.08.2013 Bounded by: East- P-1056, West- P-1058, North- P-1068, South- Road.	Rs. 12.75 Lakh Rs. 1.28 Lakh
76.	2021/877	PUNB1813GHCROP15	H.A. Estates Pvt. Ltd., Sriganganagar</		

**"IMPORTANT"**

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FORM B PUBLIC ANNOUNCEMENT (Regulation 12 of Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016)	
FOR THE ATTENTION OF THE STAKEHOLDERS OF JARVIS INFRATECH PVT. LTD.	
<b>SN Particulars</b>	
1 Name of Corporate debtor	Jarvis Infratech Pvt. Ltd.
2 Date of Incorporation of Corporate debtor	27.04.2015
3 Authority under which Corporate debtor is incorporated/registered	ROC, Delhi
4 Corporate Identity No./Limited Liability Identification No. of Corporate debtor	U29253DL2015 PTC 279516
5 Address of the registered Office and principal office (if any) of Corporate Debtor	602/96, Sichardh Building, Nehru Place, New Delhi-110019
6 Date of closure of Insolvency Resolution Process	14.11.2020
7 Liquidation commencement date of corporate debtor	16.02.2021
8 Name and registration number of the Insolvency Professional acting as liquidator	Dinesh Kumar Gupta, IBBI Registration N.I.BBI/PA-001/ IP-P0059/2017-18/11580
9 Address and e-mail of the liquidator, as registered with the Board	B-1/26, Sector-18, Noida-201301 guptadik54@gmail.com
10 Address and e-mail to be used for correspondence with the liquidator	B-1/26, Sector-18, Noida-201301 lprjarvis@gmail.com
11 Last date for submission of claims	18.03.2021
Notice is hereby given that the National Company Law Tribunal Bench-V, Delhi has ordered the commencement of liquidation of the Jarvis Infratech Pvt. Ltd. on 16.02.2021. The stakeholders of Jarvis Infratech Pvt. Ltd. are hereby called upon to submit their claims with proof on or before 18.03.2021 to the liquidator at the address mentioned against item No.10.	
The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with the proof in person, by post or by electronic means.	
Submission of false or misleading proof of claims shall attract penalties and name of signature of liquidator:	
Place: Noida	(Dinesh Kumar Gupta) LIQUIDATOR
Date: 20.02.2021	

**Indian Overseas Bank**  
(A GOVERNMENT OF INDIA UNDERTAKING)

इण्डियन ऑसेस बैंक

(भारत सरकार का उपकरण)

RO: Lucknow CO: Chennai

**E-AUCTION NOTICE**Date & Time of E-Auction- 26.03.2021 from 11:00 Noon to 1:00 PM  
(With Auto extension of 10 minute each till Sale is Completed)

Last Date for submission of online application for BID with EMD- 25.03.2021 upto 2:00 PM

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES  
{UNDER PROVISION TO RULE 8(6) AND 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002}****E-Auction Sale Notice for the Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rules 8(6) of the Security Interest (Enforcement) Rules, 2002**Notice is hereby given to the public in general and in particular to the Borrower(s) Mortgagor(s), Guarantor(s), Director(s) and Legal Heir(s) that the below described Immovable Properties Mortgaged/ charged to the Secured creditor, the Constructive possession of which has been taken by the Authorised Officer of Indian Overseas Bank (Secured Creditor), will be sold on "AS IS WHERE IS", "AS IS WHAT IS" AND "WHATSOEVER THERE IS" on above mentioned date of sale, for recovery of mentioned below amount & future interest and other charges due to the Indian Overseas Bank (Secured Creditor) from mentioned below Borrower(s) Mortgagor(s), Guarantor(s), Director(s) and Legal Heir(s). The Reserve Price and earnest money deposit amount is mentioned below. The sale will be done by the undersigned through e-auction platform provided at the Web Portal <https://www.mstcecommerce.com/auctionhome/bapi>.Sr. No. Name & Address of Borrower/ Mortgagor/Guarantors/ Directors/Legal Heirs Description of Immovable Property Outstanding Amount Reserve Price EMD Bid Increase Amount EMD Remained/No. of Details Branch- Mai, Village & Post- Mai, Sadabat Hathras-281302, Chief manager - 957095117, Contact No. 9149091193, Email: [lob9967@ibn.in](mailto:lob9967@ibn.in) A/c No.259402000000814 IFSC Code IOBA002594 Branch Code: 2594

1. <b>Borrower : M/s Vijay K had Bhandar, (Prop: Mr. Vijay Singh S/o Lal Ram), Guarantor: Mr. Pawan Kumar S/o Vijay Singh, Mr. Ajit Kumar S/o Vijay Singh, All R/o: Village- Mai, Post- Mai s a d a b a d , Hathras- 281302,</b>	All that part and parcel of the property consisting of, 1. Residential House at Village & post Mai, Tehsil Sadabat, District Hathras on Kha No. 168, Khasra No. 339 within the registration sub-district sadabat and District Hathras in the name of Mr. Vijay Singh S/o Mr. Lal Ram, <b>Bounded as:</b> East: Other Property, West: Property of Udal Ram, North: Others Property, South: Rasta.	RS 35,10,866.27	Rs. 22,16,625.00 + As on 20.02.2021 + further interest at contractual rates charges etc & other charges	Rs. 2,21,663.00 Rs. 10,000.00	Rs. 37,98,489.00 Rs. 3,79,849.00	Rs. 10,000.00
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**\*Bank's dues have priority over the Statutory dues.**For detailed terms and conditions of the sale, Please refer to the Service Providers For detailed terms and conditions of the sale, Please refer to the Service Providers link <https://www.mstcecommerce.com/auctionhome/bapi>. or Bank's website i.e. [www.ibn.in](http://www.ibn.in)

Intending Bidders/Purchasers are required to participate in the e-auction process at e-auction Please Contact Service Provider Ms MTC Limited having Registered Office at 225-C, A.J.C. Bose Road, Kolkata-700020 (Contact Phone &amp; Toll Free Numbers 033-22901004, operation time of Help desk: 8:00 am to 8:00 pm)

For Property inspection of Participating in bid of the above property for any clarification interested purchaser may contact above mentioned Branch.

Date: 21.02.2021

Authorised officer, Indian Overseas Bank



## PROPERTIES

**Buying** Selling High End Luxury properties in Delhi NCR Mumbai, Chandigarh Handle disputed Properties Contact : 93162-55513, Email: nrisevices21@gmail.com

0020417417-1

**PUBLIC NOTICE**  
I, gaurav verma hereby informed that my clients Mohan Dass & Shri Daulat Ram R/o F-110, G.F. Ashok Vihar, Phase-I, Delhi-110052 have lost my Property Document Perpetual Lease Deed vide Regd. No. 5774 Doc. No.5774, in Book No. I, Volume No. 2619, Pages 191-196, Dated 24.07.1971 before Sub-Registrar, Delhi in respect of the property bearing No. A-277 New Subzi Market, Azadpur Delhi-110033. Finder may contact: 9810049491 Anurag Verma (Advocate) Enr. No. D/7083/2017 Ch. No. 24, RU-Block, DDA MKT, Itampana, Delhi

**PUBLIC NOTICE**  
My client Sh. Dhamveer Singh and Smt. Anisha Bhadouria, R/o G-325, Kharsa no-169, Gall No-3 Sonia Vihar, Pusta, S. Delhi-110093, recently informed me that their daughter namely Bhawna have debarred from movable and immovable properties and have severed all relation with them from then onwards. They now onwards shall have no connections with them. Anybody dealing or relations with them shall be doing so at his own risk without any liability on part of my client.

Rahul Sharma (Advocate)  
Ch. No. F-606, Karkardooma Court, Delhi  
Mob. 9818084111, 9968097155

**For All Advertisement Booking**

**Call : 0120-6651214**

ALPS MOTOR FINANCE LIMITED						
CIN: L56923DL987PLC027395						
Regt Office : 49/Gujarwala Town, Part II, New Delhi - 110009						
STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31.12.2020						
(Amount in Lakh)						
S. No.	Particulars	Quarter Ended 3 Months Ended 31.12.2020 Unaudited	Preceding 3 Months Ended 30.09.2020 Unaudited	Period Ended Year to figure for current year ended 31.12.2020 Unaudited	Previous Year Ended 31.03.2020 Audited	
1	Total Income	2.95	0.04	4.48	9.56	
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(0.26)	(0.08)	(0.61)	(8.01)	
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(0.26)	(0.08)	(0.61)	(8.01)	
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(0.26)	(0.08)	(0.61)	(8.01)	
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(0.26)	(0.08)	(0.61)	(8.01)	
6	Earnings Per Share (of Rs. 1/- each) for continuing and discontinued operations)- 1. Basic : 2. Diluted :	(0.001)	(0.002)	(0.003)	(0.005)	
Note:						
a) The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the Website of Stock Exchange (s) www.sebiindia.com and on the Company's website http://www.alpmotor.com						
b) The impact on net profit / loss, total comprehensive income or any other relevant financial item (s) due to change(s) in Accounting policies shall be disclosed by means of a footnote.						
c) # - Exceptional and/or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind AS Rules/AS Rules. Whichever is applicable.						
By order of the Board ALPS MOTOR FINANCE LIMITED Sd/- SUNIL SABHARWAL WHOLE TIME DIRECTOR						
Place : Delhi Date : 13.02.2021						



## STATE BANK OF INDIA Stressed Assets Recovery Branch-I, Retail

1st Floor, 23, Najafgarh Road, New Delhi - 110015, Ph. 25419177, 25412977, e-mail: sbl.05169@sbi.co.in

## "APPENDIX- IV-A" [See proviso to rule 8 (6)] Sale notice for sale of Immovable Properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below mentioned Immovable properties mortgaged/charged to the Secured Creditor (State Bank of India), the symbolic/physical possession mentioned below of which has been taken by the Authorized Officer of State Bank of India (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" Basis on 24-03-2021, for recovery of amount as mentioned below, due to the Secured Creditor from Borrowers, Guarantors and Mortgagors. The reserve price is mentioned below and the earnest money to be deposited is mentioned respectively.

Sr. No.	Name & Address of Borrower (B)/Guarantor(s) (G)	Address of Security charged covered under Auction	Reserve Price(RP)	Outstanding Dues for recovery of which properties are being sold	Authorised Officer Contact No.
1	Mrs. Laxmi Singh C/o Sh. Hari Shankar Singh, 1458 Awadhprishi, Beniganj, Faizabad, U.P. and Mr. Bhupendra Singh C/o Sh. N. Singh, 34/49- A, Akbarpur, Dhoomaganj, Narayan Nagar, Allahabad, U.P.-211011.	Equitable Mortgage of Residential ground floor, Plot No. 211, Sector 4, Aditya World City, Ghaziabad, U.P.(Plot Area 128 Sq. Mtr.) (Symbolic Possession with Bank)	₹ 32.00 Lacs ₹ 3.20 Lacs ₹ 1.00 Lacs	Rs. 23,87,636.00 as on 12-03-2020 plus future interest and expenses	Sh. Shailesh Ranjan Mob.: 8800447600

Date of E-Auction : 24-03-2021 From 12.00 Noon to 04:00 PM with unlimited extensions of 5 Minutes each

Date / Time of On - site Inspection of Property : 22-03-2021 11.00 AM to 03.00 PM

Last Date and time for submission of EMD &amp; request letter of participation, KYC Documents, PAN Card, Proof of EMD etc. On or before 23-03-2021 upto 4.00 P.M. personally (Hard Copy) and online through RTGS/NEFT.

## TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER:

- E-Auction is being held on "As is where is", "As is what is", and "Whatever there is" Basis and will be conduct-ed "On Line". The auction will be conducted through the Bank's E-Auction Tender Document containing online e-auction Bid form, Declaration, General Terms and Conditions of online auction sale are available in e-Auction platform on ibapi portal https://ibapi.in.
- To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property/ies. However, the intending bidders should make their own independent inquiries re-garding the encumbrances, title of properties put on auction and claims / rights / dues / affecting the property, prior to submitting their bid. The E-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.
- The sale shall be subject to rules / conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
4. The other terms and conditions of the e-auction are published in the following websites https://ibapi.in

Date : 21-02-2021, Place : New Delhi

Sd/- Authorised Officer, State Bank of India

## PUBLIC ANNOUNCEMENT

[Regulation 31(2) read with Regulation 12(3) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016]

## FOR THE ATTENTION OF STAKEHOLDERS OF EMSONS ORGANICS LIMITED – IN LIQUIDATION

Pursuant to Regulation 31(2) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016, Public Announcement is hereby made that the List of Stakeholders of Emsons Organics Limited – In Liquidation ("Corporate Debtor"), prepared by the Liquidator has been filed with the Hon'ble National Company Law Tribunal, Chandigarh Bench on 19.02.2021. As there is no functional website of the Corporate Debtor, the List of Stakeholders can be viewed on the following link: http://embeip.com

PREM CHAND GOYAL LIQUIDATOR

IN THE MATTER OF M/S EMSONS ORGANICS LTD.  
Regn. No.: IBBI/IPA-001/IP-001780/2019-2020/12710  
# House No. 1-F, Adjoining Municipal House,  
Model Town, Patiala, Punjab-147001  
E-mail: pcg47758@gmail.com  
Correspondence E-Mail: ip.emsonsorganics@gmail.com

DATE: 21.02.2021  
PLACE: PATIALA

**ADDENDUM**  
**M/s. PP Telecell Marketing Pvt. Ltd.**  
Expression of Interest was invited through FORM-G in the matter of Corporate Debtor PP Telecell Marketing Pvt. Ltd., which was published in newspapers Financial Express (English) and in Jansatta (Hindi) on 11<sup>th</sup> February 2021.  
Attention is drawn on the **Last Date for Receipt of EOI**, which is now being extended to 18<sup>th</sup> March 2021. Accordingly, the dates against various Sr. Nos. of original publication are modified as under:

**St. No.** PARTICULARS DATE

10. Last date for receipt of expression of interest 18.03.2021

11. Date of issue of provisional list of prospective applicants 28.03.2021

12. Last date for submission of objections to provisional list 02.04.2021

13. Date of issue of final list of prospective resolution applicants 12.04.2021

14. Date of issue of information memorandum, evaluation matrix and request for resolution plan to prospective resolution applicants 02.04.2021

16. Last date for submission of resolution plans 02.05.2021

All other terms & conditions of our earlier invitation shall remain same

Sd/- CA Shailesh Jain

Resolution Professional for PP Telecell Marketing Pvt. Ltd.

Regn. No.: IBBI/IPA-001/IP-P01058/2017-2018/1751

309, Vardham Premium Mall, Deepali, Pitampura, New Delhi - 110034. E-mail: ip.pptelecell@gmail.com

Date : 21.02.2021  
Place: New Delhi

**FEDERAL BANK LTD.**  
LCRD Division / Upper Ground Floor,  
2/2, West Patel Nagar New Delhi-110008  
Ph No.011-40733980, 40733978  
Email: lrdnlclrc@federalbank.co.in

**FEDERAL BANK**  
Your Perfect Banking Partner

Regd. Office: Alwaye, Kerala

## SALE NOTICE FOR SALE OF IMMOVABLE ASSETS

Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Federal Bank Ltd. (Secured Creditor), will be sold on "As is where is", "As is what is" and "Whatever there is" on 16.03.2021, for recovery of Rs.4,08,72,495/- (Rs. Four Crore Eight Lakh Seventy Two Thousand Four Hundred Ninety Five Only) plus costs and other charges due to the Federal Bank Ltd (Secured Creditor) as on the aforesaid date of sale of 1. M/s D S Impex a partnership firm having its office at D-55-56, 1<sup>st</sup> and 2<sup>nd</sup> Floor, Lajpat Nagar-IV, Delhi-110024 represented by its partners (a) Shri Sandeep Goswami S/o Shri Ram Kishan (b) Smt.Divya Goswami W/o Shri Sandeep Goswami 2. Shri Sandeep Goswami S/o Shri Ram Kishan, residing at House No. B-4/158, Block B-4, Yamuna Vihar, Delhi-110053. Also at No.21, First Floor, Front side Portion, Ring Road, Lajpat Nagar-4, Delhi-110024, Also at B-201, Madhu Kunj, Galli Subhash, Mohalla North Ghonda, Delhi-110053, Also at C-3/343, Yamuna Vihar, Delhi, Also at J-4/25 & J-4/28, Old Double Storey, Lajpat Nagar-IV, New Delhi 3.Smt.Divya Goswami W/o Shri Sandeep Goswami residing at House No. B-4/158, Block B-4, Yamuna Vihar, Delhi-110053, Also at C-3/343, Yamuna Vihar, Delhi, Also at J-4/25 & J-4/28, Old Double Storey, Lajpat Nagar-IV, New Delhi. The reserve price is Rs.2,85,00,00/- (Rs. Two Crore Eighty Five Lakh Only) and the earnest money deposit is Rs.28,50,00/- (Rs. Twenty Eight Lakh Fifty Thousand Only). Bids below the Reserve Price will be rejected immediately. Thus bids to be submitted should be above the Reserve Price.

All that piece and parcels of property at First Floor, Front side Portion of property bearing No.21, NH III and IV, Part I constructed on the front half portion of the plot of land measuring 725 sq mtrs having covered area measuring 162.57 sq mtrs situated at Ring Road, Lajpat Nagar-IV, New Delhi-110024 with all improvements thereon bounded on the East by Plot No.B-22, West by Plot No.B-20, North by Ring Road and South by Land.

The property will be sold by e-auction through the Bank's approved service provider M/s 4 Closure, Hyderabad helpline No. & email - info@bankauctions.in and Vikas Kumar-08142000809, 08076427383 & email: vikas@bankauctions.in. Bids in the prescribed format given in the Tender document shall be submitted "online" through the portal https://www.bankauctions.in. Bids submitted otherwise shall not be eligible for consideration. The EMD shall be remitted through Demand Draft, EFT/NEFT/RTGS to the Bank Account 21470051030003, IFSC FDRDL002147. The EMD to be paid is 10% of the Reserve Price of the properties which is refundable if the tender is not accepted. Last date and time for deposit of Bid along with EMD is 15.03.2021 upto 5 PM. Any Bid submitted after the said date and time will not be entertained. The property shall be sold to the successful bidder. The successful bidder shall deposit 25% of the bid amount (inclusive of the EMD) immediately on the same day or within 24 hours of sale and balance 75% of bid amount within 15 days from the date of e-auction. In case of default of payment of bid amount by the successful bidder/auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid (including EMD) will be forfeited and the property will be again put for sale. The details of the property, date of inspection of the property, terms and conditions whereby the sale will be guided can be obtained from the Branch Manager at Branch Chandni Chowk at 64, Katra Baryan, Chandni Chowk, Delhi-110006 & at NDL/LCRD Division, 2/2, Federal Towers, Upper Ground Floor, West Patel Nagar, New Delhi-110008 between 12 PM and 4 PM on any working day except Second and Fourth Saturday upto 12.03.2021. The detailed terms and conditions pertaining to the property is displayed in the branch premises at Branch Chandni Chowk at 64, Katra Baryan, Chandni Chowk, New Delhi-110006 & at NDL/LCRD Division, 2/2, Federal Towers, Upper Ground Floor, West Patel Nagar, New Delhi-1100

# THE NAINITAL BANK LTD.

Branch - M.B.P.G. Campus, Nainital Road, Haldwani, Uttarakhand - 263139, Phone - 05946-225769

## POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

The undersigned being the authorized officer of The Nainital Bank Limited, M.B.P.G. Campus, Nainital Road, Haldwani, Uttarakhand-263139 branch Bank under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued undermentioned Demand Notices, calling upon the following borrowers/guarantors to repay the amount mentioned in the said notice within 60 days from the date of receipt of the said notice. As the borrowers/guarantors have failed to repay the full amount, undersigned has taken possession on **18.02.2021** of the property/ies described hereinbelow in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8. The borrowers/ guarantors in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of The Nainital Bank Limited for the amount of notice with future interest & expenses. The borrower's attention is invited to the provision of Sub Section (8) of Section-13 of the Act, in respect of time available to redeem the secured assets.

## Name &amp; Address of Borrowers/Guarantors

1. M/S Nirmal Enterprises (Borrower), Registered address Arjun Complex, Kaladhungi Road Haldwani, Distt Nainital-263139, Uttarakhand through its proprietor.
1A. Nirmal Singh Bisht S/o Dharam Singh Bisht (Borrower), R/o. Gali No 7, Talli Bamori, Adarsh Nagar Haldwani, Distt. Nainital, Uttarakhand- 263139.
2. Sarojini Bisht W/o Dharam Singh Bisht (Guarantor), R/O Gali No 7, Talli Bamori, Adarsh Nagar Haldwani, Distt. Nainital, Uttarakhand- 263139.
3. Balbeer Singh S/o Ram Singh (Guarantor), R/o Near Santoshi Mata Mandir, House No 466A, Lal Danth, Talli Bamori, Haldwani, Distt. Nainital, Uttarakhand - 263139
(Issued Demand Notice dated 23.09.2020 for Rs. 15,90,566.76 (Rupees Fifteen Lakh Ninety Thousand Five Hundred Sixty Six and Paise Seventy Six only as on 22.09.2020) (plus future interest thereon with effect from 23.09.2020).

**Brief details of Property hypothesized/Mortgaged :** All part and parcel of property being Commercial shop at - Ground Floor, Arjun Complex, Kaladhungi Road, Village Talli Bamori Bandobasti, Haldwani, Distt. Nainital, Khet No 656/1 registered at Bahi No 1, Jild No 1478, Pages 220 A.D.Fa Book No 1, Jild No 1494 Pages 463-476, Serial No 5724, Registered on 27.07.2006 at sub registrar, Haldwani in the name of Sarojini Bisht W/o Dharam Singh Bisht. Bounded: On the East by- Prop of Dr Satish, On the West by- Arjun Complex(Owner's Property), On the North by- Kaladhungi, On the South by- Arjun Complex (Owner's Property).

Place : Haldwani, Distt. Nainital Date : 21.02.2021 Authorized Officer, The Nainital Bank Limited

**Canara Bank** A Government of India Undertaking Regional office 1:-  
71 M.G. Road,  
First Floor, Nehru  
Nagar, Agra.

**E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002**

**READ WITH PROVISO TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002**

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the Constructive/ Symbolic/Physical Possession of which has been taken by the Authorised Officer of Canara Bank, Secured Creditor, will be sold on "As is where is", "As is what is", and "whatever there is" for the recovery of dues to the Bank. As per Demand Notice under Section 13(2) & further interest thereon, charges and costs due to the Canara Bank, as detailed in the table below:

**Name of Borrower & Guarantors** **Total Liabilities** **Description of Properties** **Type of Possession** **Reserve Price Earnest Money**

Branch-Agra Cantonment II (e-Syndicate Bank), Agra Contact: Chief Manager, Ph. No. 9412751057, E-mail Id: cb18812@canarabank.com EMD Amount: A/C No. 8612114000020, IFSC Code: SYNB0008612

M/s Sheela Bangla Store, Prop. Mr. Sunil Sharma S/o Gaya Prasad Sharma, Guarantor:- Mrs. Savita Sharma W/o Sunil Sharma.

1. Mrs. Ranjana Rana W/O Uday Rana, 2. Mr. Uday Rana S/O Girraj Singh.

Rs. 41,58,167/- as on 01.10.2020 + Int. & Others Charges thereon

UREM of Residential House no. 37-D/SVP-11 constructed on Plot No. 11, Khasra no. 133 (Part), Sant Vihar, Mauza Jagannupur, Hariparwan Ward, Tehsil & District Agra, Area- 100 Sq. Yards, **Bounded as:** East- Plot of Tunda Ram, West- Plot of Malkhan, North- 15 feet Wide Road, South- Plot of Others.

Rs. 38,58,167/- as on 01.01.2021 + Int. & Others Charges thereon

UREM of Residential House no. 37-D/SVP-11 constructed on Plot No. 11, Khasra no. 133 (Part), Sant Vihar, Mauza Jagannupur, Hariparwan Ward, Tehsil & District Agra owned by Mrs. Ranjana Rana W/O Uday Rana. **Bounded as:** East- Plot No. 1, West- 7.61 M wide road, North- Property No. 10 (Mrs. Manoj Kumar), South- Part of Plot No. 11 (Jagdish Prasad Agarwal)

Rs. 40,34,895/- as on 01.01.2021 + Int. & Others Charges thereon

UREM of Residential House no. 1967, Sector-7, Avas Vilas colony, Sikandra Yojna, Lohamandi ward, Tehsil & District Agra owned by Mr. Shiv Prakash Ojha S/o Jagdish Prasad Ojha & Mrs. Anita Kumar W/O Shiv Prakash Ojha. **Bounded as:** East- House No. 1966/7, West- 6 M wide road, North- House No. 1928/7, South- 6 M wide road.

Branch-Kamla Nagar, Agra, Contact: Assistant General Manager, Ph. No. 0562-2581859, 2881035/8192804587, e-mail Id: cb1469@canarabank.com EMD Amount: A/C No. 146929500001, IFSC Code: CNRB0001469

**M/s Premium Metals, Partners:** Mr. Ravish Vij S/o Mr. Dhampal Vij, Mr. Manish Vij S/o Mr. Dhampal Vij.

Rs. 69,85,380.44 as on 19.02.2020 + Int. & Others Charges thereon

Land & Building at Plot No. K-44, K-45, Industrial Area site B, Mathura, Area 1205 Sq. mtr. in the name of M/s Premium Metal, **Bounded as:** East- Road, West- Plot no. K-43, North- Road, South- Plot No. K-23, K-22.

Rs. 3,73,37,070.00 as on 25.01.2020 + Int. & Others Charges thereon

1. Land & Building including Plant & Machinery in the name of M/s. Jai Bhole cold storage Situated at Khasra No. 218, Mauja Kupa, Kupa Road, Teh. Sadabad, Dist. Hathras, measuring area of 10444 Sq. Mtr. in the name of M/s Jai Bhole Cold Storage Pvt. Ltd. Boundaries: East- Others land, West- Owners lands, North- Sadabad-Kupa Road, South- Others land.

2. Vacant Residential Plot situated at Mohalla Nai Abadi Garhi Neel Kanth, Sadabad, District Hathras measuring area of 828.49 Sq. Mtr. in the name of Mrs. Phoolwati. Boundaries: East- Plot of Mr. Babu Lal, West- Plot of Mr. Vinod Kumar, North- 8 feet wide Gali, South- Plot of Data Ram & Virma Devi.

3. Vacant Residential Plot situated at Mohalla Nai Abadi, Garhi Neel Kanth, Sadabad, District Hathras measuring area of 168.61 Sq. Mtr. in the name of Mrs. Phoolwati. Boundaries: East- Plot of Mr. Hari Singh, West- Plot of Mr. Pyare Lal, North- Plot of Mr. Natthu Lal, South- 6 feet wide Gali.

Branch-Kamla Nagar (e-Syndicate Bank), Agra, Contact: Senior Manager, Phone No. 9412751064, e-mail Id: cb18815@canarabank.com EMD Amount: A/C No. 8815302000049, IFSC Code: SYNB0008815

M/s Ganesh Enterprises, Through its Prop., Mr. Kedar Singh S/o Mr. Babu Singh, Guarantor: Mr. Deep Chand.

Rs. 10,32,222.38 as on 31.12.2019 + Int. & Others Charges thereon

Residential House situated at Khasra no. 533, Nandpalpur, Mauza, Naraiach, Etmadpur, Agra, Area- 68.28 Sq. mtr. in the name of Mr. Kedar Singh S/o Mr. Babu Singh, **Bounded as:** East- 20 ft wide road, West- House of Mr. Vijay Singh, North- House of Mr. Rajesh, South- House of Mr. Rakesh Tiwari.

Branch-Chippipola, Agra, Contact: Senior Manager, Phone No. 9412751066, e-mail Id: cb18817@canarabank.com EMD Amount: A/C No. 8817317000027, IFSC Code: SYNB0008817

Mrs. Sidh Baba Ice & Cold Storage, Partner/ Guarantors: Mr. Suresh Chand Jain S/o. Mr. Gulab Chand Jain, Mr. Mahavir Singh Baghel S/o. Mr. Adhiram Baghel & Guarantors: Usha Devi W/o Mr. Mahavir Singh Baghel, Mr. Pawan Kumar Jain, Mr. Narendra Kumar Jain, Mr. Ajay Kumar Jain S/o. Mr. Suresh Chand Jain, Mr. Ajay Kumar Jain S/o. Mr. Gulab Chand Jain.

Rs. 1,63,63,400.33 as on 01.10.2016 + Int. & Others Charges thereon

Cold Storage land and Building with Plant & Machinery at Khasra No. 828, Mauza- Kurra, Chittarpur, Tehsil- Fatehabad, Distt. Agra, Area- 9330 sq. mtr. in the Name of M/s. Sidh Baba Ice & Cold Storage, **Bounded as:** East-Land of Virenda, West-Land of Bankey Lal, North- Land of Pooran Singh Yadav, South- Devri Road.

Mr. Suresh Chand Jain, Mr. Hari Om Jain Ali S/o. Mr. Gulab Chand Jain, Mrs. Pushpa Devi W/o. Mr. Suresh Chand Jain, Mr. Ajay Kumar Jain S/o. Mr. Suresh Chand Jain & Mr. Ajay Kumar Jain S/o. Mr. Gulab Chand Jain.

Rs. 5,03,756.00 as on 30.11.2015 + Int. & Others Charges thereon

Plot No. 73, part of Khasra no. 543, 544, 557/2, Naveen Nagar Phase-2, Mauza Pathauli, Agra, Area: 198.90 sq. mtr. In the name of Mr. Naween Kumar Sharma S/o Mr. S.P. Sharma, **Bounded as:** East-Plot No. 61, West- 30 feet road, North- Others Plot, South- Plot No. 72.

Rs. 32,52,906.73 as on 27.05.2017 + Int. & Others Charges thereon

House No. 79A, Constructed on part of Khasra No. 145, Madhusudan City, Shamshabad Road, Mauza Kahri Agra, Area: 122.33 sq. mtr. in the name of Mrs. Vijaya Sharma W/o Mr. Rajesh Parashar, **Bounded as:** East- Rasta 9.00 mtr wide, West- Rasta 3.00 mtr wide, North- Rasta 12.00 mtr wide, South- Property No. 79.

1. Mrs. Sangeeta Kumari W/o Mr. Samrat Singh, 2. Mr. Samrat Singh S/o Mr. Krishan Singh, Guarantor: Mr. Ashok Kumar S/o Mr. R. K. Dubey.

Rs. 30,99,086.65 as on 27.02.2017 + Int. & Others Charges thereon

House on Plot no 55 Part Of Khasra no 53 Situated at Vidhata Green mauna Naina jaat Tehsil and Distt agra in the name of Mrs. Sangeeta Kumari W/o Mr. Samrat Singh measuring 106.82 sq mtr. Bounded as: East-20 road, West- Plot of others, North- Plot No. 56, South- Plot No. 54.

1. Mrs. Leela Singh alias Leela Devi W/o Mr. Bhoop Singh, 2. Mr. Bhoop Singh Sisodiya S/o Mr. Jagveer Singh, Guarantor: 3. Mr. Jaan Mohammad S/o Mr. Edal Khan.

Rs. 10,74,403.00 as on 30.04.2017 + Int. & Others Charges thereon

House at Khasra No 1292/87, Brij Bagh Colony, Garhi Jeevanram, Mauza Naraica, Tehsil Etmadpur, Agra measuring 83.61 sq mtr in the name of Mrs. Leela Singh alias Leela Devi W/O Shri Bhoop Singh. **Bounded as:** East- Plot of Rameshwar Prasad, West- Rasta 20 feet wide, North- Plot of Bharti Gupta, South- Plot of Vinod Kumar.

Branch-Shastripuram, Agra, Contact: Manager, Phone No. 0562-2275188, 8192804519, e-mail Id: cb3679@canarabank.com, EMD Amount: A/C No. 367929500001, IFSC Code: CNRB0003679

M/s K D Car Shopee, Through its proprietor: Mr. Kallash Chand Srivastava S/o Mr. Uma Shankar Srivastava.

Rs. 21,70,266.69 as on 31.12.2018 + Int. & Others Charges thereon

EMT of Residential House No 4/256 A, Baluganj, Agra in the name of Sri. Kailash chand Srivastava S/o Shri. Uma Shankar Srivastava, measuring 39.63 sq. mtr. **Bounded as:** East- House of Mr. Banarsi Lal, West- Gal Prop. Rambabu & Rajeev Srivastava, North- House of Rambabu, South- House of Rajiv Srivastava.

Branch-Agra Cantt, Agra, Contact: Manager, Phone No. 0562-2227162, 2227163/81928 04504, e-mail Id: cb0379@canarabank.com, EMD Amount: A/C No. 037929500001, IFSC Code: CNRB000379

M/S Kannu Enterprises Proprietor-Mr. Alok Shukla S/o Mr. Mada n Moha n Shukla Guarantors:- Mr. Dinesh Kumar Sharma S/o Mr. Har Swaroop Sharma, Mrs. Rameshwar Devi W/o Mr. Harimont Sharma.

Rs. 1,13,91,804.60 as on 31.07.2019 + Int. & Others Charges thereon

1. Prop. No. 33/34, Khasra No. 657 and 653 at Mauza Rajpur, (Mashoor janjet Nagar) Agra, in the name of Smt. Rameshwari Devi W/O Harimont Sharma, 22.00 sq. mtr. **bounded as:** East- Prop. V. S. Lawanya(Plot No. 35), West- Plot No. 32, North- Others Plot, South- 30 feet Road.

2. Plot No. 112 on Khasra No. 448, 450 & 451 at Ayodhyapuram, Mauza Akabarpur, Agra in name of Mr. Alok Shukla S/o Mr. Madan Mohan Shukla measuring 104.51 sq. mtr. **bounded as:** East- Land others, West- Others Plot, North- Others Plot, South- Rasta 20 foot.

3. Plot No. 88 on Khasra No. 448, 450 & 451 at Ayodhyapuram, Mauza Akabarpur, Agra in name of Mr. Alok Shukla S/o Mr. Madan Mohan Shukla measuring 104.51 sq. mtr. **bounded as:** East- Land other's, West- Others Plot, North- Others Plot, South- Rasta 20 foot.

Last Date & Time for receipt tender document: 08.03.2021 up to 5.00 PM

Date & Time of e-auction: 09.03.2021 from 11.30 AM to 12.30 PM

(With extension of 5 min. duration each till the conclusion of sale)

For details terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website ([www.canarabank.com](http://www.canarabank.com)) or may contact the related Branch during office hours on any working day.

Date : 21.02.2021

Place: Agra

Authorized Officer, Canara Bank

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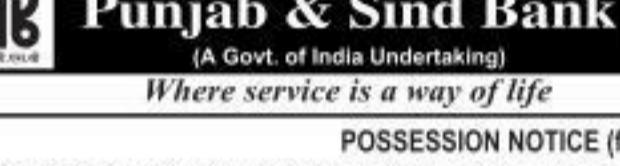
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<b>NOTICE FOR SALE OF ASSETS</b> <b>CLUTCH AUTO LIMITED (IN LIQUIDATION)</b> (Under Liquidation vide Hon'ble NCLT order dated July 19, 2019) Office of the company: 2-E/14 1st Floor Jhandewallan Extension New Delhi DL 110055 IN.			
<b>Sale of Assets under Insolvency and Bankruptcy Code, 2016</b>			
Last Date to apply and submission of documents: 2nd March, 2021 Date and Time of E-Auction: 05th March, 2021, 12.00pm to 3.00 pm (With unlimited extension of 5 minutes each)			
Sale of Assets and Properties owned by Clutch Auto Ltd. (Under Liquidation) forming part of Liquidation Estate by the Liquidator, appointed by the Hon'ble National Company Law Tribunal, New Delhi, Principal Bench.			
The sale will be done by the undersigned through the e-auction platform <a href="http://www.eauctions.co.in">www.eauctions.co.in</a>			
<b>Basic Description of Assets and Properties for sale:</b>			
Asset/Location	Address/Area	Block No.	Reserve Price (INR/EMD)
Plant & Machinery and Plant & Machinery along with Equipments lying at electrical installations, material A/502, Main Vatva handling equipments, lab equipments G I D C R o a d , Ahmedabad, Gujarat	1	4.16 Lakhs/0.50 Lakhs	
The terms and conditions of E-Auction and other details of properties are available at the website i.e. <a href="http://www.eauctions.co.in">http://www.eauctions.co.in</a>			
Any serious and interested buyer can check out and submit a bid for the same.			
Contact person on behalf of E-Auction Agency (Linkstar Infosys Private Limited): Mr. Dixit Prajapati Email id-admin@eauctions.co.in, Mobile No: +91 7874138237			
Contact person on behalf of Liquidator: CA. Swati Arora, Email id - liquidator.clutch@gmail.com Tel No., Mobile No.: +91 9999781153			
sd- Arunava Sikdar, Liquidator IBBI Reg. No: IBBI/IPA-001/P-P00022/2016-17/10047 Regrd. Address: C-10, LGF, Lajpat Nagar Part-III, New Delhi-110024 Date: 20.02.2021, Place New Delhi			



**Punjab & Sind Bank**  
B/o : BC-88, Shalimar Bagh, Delhi-110088  
Tel : 011-27472921

Where service is a way of life

POSSESSION NOTICE (for immovable property) [See Rule 8(1)]

Notice is hereby given under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No.54 of 2002) and in exercise of the powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 the Authorised officer issued a Demand Notice on the date mentioned below in the table and stated hereinafter calling upon the borrower and guarantors to repay the amount within 60 days from the date of receipt of said notice.

The borrowers and guarantors having failed to repay the amount, notice is hereby given to the borrowers and guarantors and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 9 of the Security Interest (Enforcement) Rules, 2002 on the date mentioned below in the table.

The borrowers and guarantors in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of **Punjab & Sind Bank** for the amount and interest thereon.

The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Name of Borrower and Guarantors	Description of the property mortgaged / charged	Date of Demand Notice	Amount Outstanding (in Rs.)
Borrower Legal Heirs of Late Smt. Sheela Soni including 1. Mr. Saurav (Son) 2. Ms. Amisha (Daughter) Guarantor Sh. Anil Kumar Sharma	All that part and parcel of House No. 266, Block-F, Pocket-5, Sector-16, Ground Floor, Rohini, Delhi-110085.	29-06-2019 19-02-2021	Rs. 5,51,273.10 as on 29.06.2019 plus further interest, expenses & other charges etc. thereon.
Date : 19-02-2021, Place : New Delhi	Authorised Officer, Punjab & Sind Bank		

**POSSESSION NOTICE****DCB BANK**

Undersigned the Authorised Officer of the DCB Bank Limited, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(2) of the said Act, 2002, calling upon the borrowers / co- borrowers as mentioned in column no. 3 to repay the amount mentioned in the said Demand Notice within 60 days from the date of receipt of the said notice.

Sr. No.	Loan Account	Borrower / Co-Borrower	Date of Demand Notice	Date of Possession
1	DRBLFAR00422626	Shanti Devi, Jatinder Kumar, Sushma Garg, Chander Shekhar	10.8.2019	16-02-2021
<b>Description of Secured Assets:</b> Wasika No. 1 42 1444, 1418, Shastri Market, Maheshwari Street, Kotkapura - 151204, Punjab, Opp. Chhabra Complex, Shastri Market, Kotakpura, Punjab- 151204				
	<b>Amount Demanded:</b> Rs. 27,25,352 (Rupees Twenty Seven Lakh, Twenty Five Thousand, Three Hundred Fifty Two Only)			
<b>Description of Secured Assets:</b> Land Measuring 15 Kanals 02 Marla's Comprised in Khasra No.11155 / 6376 (0-8) 11154 / 6376 (14-14) Khetwal / Khutani No. 144 / 261, Situated at Faridkot, Punjab - 151203				
	<b>Amount Demanded:</b> Rs. 24,83,964 (Rupees Twenty Four Lakh, Eighty Three Thousand, Nine Hundred and Sixty Four Only)			
<b>Description of Secured Assets:</b> Kamboj Nagar, Near Gurudwara Akalganj, Opposite Ganesh Rice Mill, Ferozepur, Punjab - 152002				
	<b>Amount Demanded:</b> Rs. 12,65,861 (Rupees Twelve Lakh, Sixty Five Thousand, Eight Hundred and Sixty One Only)			
4	26859200000028 and 26859200000019	Moga Jute Agency through its partners Harmeet Singh, Jasmeet Singh, and Jagmohan Singh, Jatinder Kaur	17.01.2020	16-02-2021
<b>Description of Secured Assets:</b> Residential House No. 1273, MC No. Z-02265 Street No. 8, Wd No. 11, Jawhar Nagar, Moga Punjab 142001, and Commercial Property No. B-8524 525 Z-3-00980, Old Grain Market Baran Ganj, Moga, Punjab - 142001				
	<b>Amount Demanded:</b> Rs. 1,20,18,702 (Rupees One Crore, Twenty Lakh, Eighteen Thousand, Seven Hundred and Two Only)			
5	DRBLLU00403059	Gurmeet Singh, Daljeet Kaur	10.10.2018	16-02-2021
<b>Description of Secured Assets:</b> Khasra No. 39/11/5 (0-13), 11/6(0-8), Wasika No. 2350, GT Road Duneke, Firozpur Road, Moga, Punjab - 142001				
	<b>Amount Demanded:</b> Rs. 25,35,885 (Rupees Twenty Five Lakh, Thirty Five Thousand and Eight hundred Eighty Five Only)			
6	DRBLFIR00420236	Rakesh Kumar Dhall, Meena Kumari, Hemant Dhall, Golden Jewellers Prop. Rajesh Kumar Dhall	10.10.2018	16-02-2021
<b>Description of Secured Assets:</b> B-2-4 R-6-S-14 Old, New S 24/151 Inside Multani Gate, Mohalla Doleya Wala, Ferozpur City, Ferozpur, Punjab - 152002				
	<b>Amount Demanded:</b> Rs. 22,35,519.78 (Rupees Twenty Two Lakh, Thirty Five Thousand, Five Hundred and Nineteen and Seventy Eight Paise Only)			
7	DRBLM0G00466297	Rajkumar, Jagdish Rai, Rajkumar, Jagdish Rai, Praveen Kaur	05.03.2020	16-02-2021
<b>Description of Secured Assets:</b> Wasika No. 18/19/138/1/140, Datta Wala Road, Kot Ise Khan, Moga, Punjab - 142043				
	<b>Amount Demanded:</b> Rs. 16,02,8,53 (Rupees Sixteen Lakh, Two Thousand, Eight Hundred Fifty Three Only)			
8	DRBLUDU00443785	Sarjeet Singh, Joshi Garments, Ranjeet Kaur	30.08.2019	16-02-2021
<b>Description of Secured Assets:</b> Land Measuring 5 Marla's 34/837, 6 Kanals 4 Marla 37Khasra No. 18/12(6-4) Mudaraja, Jamabandi 2013/2014, Vakia Rakha Nasirpur Chania, Tehsil Dharmakot, District Moga, Punjab - 142043				
	<b>Amount Demanded:</b> Rs. 30,61159 (Rupees Twenty Twenty Lakh, Thirty Six Thousand, Eight Hundred and Fifty Nine Only)			
9	DRMBLFI0040459	Darshan Lal, Saroj Rani	07.09.2019	16-02-2021
<b>Description of Secured Assets:</b> Khasra No. 14-7-5, Tanki Wali Gali, Near Sonu Kufli, Outside Amritsari Gate, Near V. S. Palace, Ferozepur, Punjab - 152002				
	<b>Amount Demanded:</b> Rs. 11,38,349 (Rupees Eleven Lakh, Thirty Eight Thousand, Three Hundred and Forty Nine Only)			
10	DRHLFAR00405746 and DRBLFAR0043281	Tarun Kumar, Suman Rani, Arun Kumar Chopra	04.06.2018	17-02-2021
<b>Description of Secured Assets:</b> Patharian Wala Mohalla, B/S Petrol Pump, Near Jaito Road, Kotkapura, Punjab - 151204				
	<b>Amount Demanded:</b> Rs. 29,45,003 (Rupees Twenty Nine Lakh, Forty Five Thousand and Three Only)			
11	DRBLFAR00447806	Mithan, Mangal Dass, Sandesh Rani	25.10.2019	17-02-2021
<b>Description of Secured Assets:</b> Kh. No. 27M/1/2/1 Mino-320/1 Min Mastan Road Near, Godown Kot Ise Khan, Moga , Punjab - 142043				
	<b>Amount Demanded:</b> Rs. 18,31,637 (Rupees Eighteen Lakh, Thirty One Thousand, Six Hundred and Thirty Seven Only)			
12	24242600000152 and 2424260000161	Empower Evergreen Pvt Ltd, Kuljeet Singh Kaler, Manpreet Singh, Tajinderpal Kumar Kaler	24.09.2019	17-02-2021
<b>Description of Secured Assets:</b> H. No. 930, St No. 5, Thales Bagh Colony Inside Kisanpura Road, Sangrur, Punjab - 148028				
	<b>Amount Demanded:</b> Rs. 1,00,36,831 (Rupees One Crore, Thirty Six Thousand, Eight Hundred and Thirty One Only)			
13	1565920000037	Jindal Steel Products through its Prop. Neeraj Jindal, Neeraj Jindal, Tserim Chand Kamla Devi	19.03.2020	17-02-2021
<b>Description of Secured Assets:</b> MC # B-V-262, Green Avenue College Road, Malerkota, Sangrur, Punjab - 148023				
	<b>Amount Demanded:</b> Rs. 31,72,235 (Rupees Thirty One Lakh, Seventy Two Thousand, Two Hundred and Thirty Five Only)			
14	DRBLMAE00412390	Hari Shankar, Ram Lakhani, Janak Dulari	06.07.2017	17-02-2021
<b>Description of Secured Assets:</b> House No. 146, Ward No. 10, Gobind Nagar, Near Noh Rani, Railway Crossing Opposite Railway Station Malerkota, Punjab - 148023				
	<b>Amount Demanded:</b> Rs. 20,40,500 (Rupees Twenty Lakh, Forty Thousand, Five Hundred Only)			
15	DRBLMAE00413650	Nasir Ali, Dhillion Electronics and Kosar Mrs	07.09.2017	17-02-2021
<b>Description of Secured Assets:</b> H. No. 465/24, Mohalla Delhi Gate Chowk, Malerkota, Punjab - 148023.				
	<b>Amount Demanded:</b> Rs. 36,11,542.75/- (Rupees Thirty Six Lakh Eleven Thousand Five Hundred Forty Two and Paisa Seventy Five Only)			
16	DRBLLU00436748	Muhamad Ashraf, Mohd Safi, Mohammad Jamil, Rasheeda	28.09.2020	17-02-2021
<b>Description of Secured Assets:</b> Wasika No. 3645 Mohalla Jodan Wala, Near Malerkota Jodan Wala Malerkota, Punjab - 148023				
	<b>Amount Demanded:</b> Rs. 12,40,941.40/- (Rupees Twelve Lakh Forty Five Thousand Nine Hundred Forty One and Paisa Forty Only)			
17	DRBLSA0043666	Rajesh Kumar, Manju Bala	08.01.2019	17-02-2021
<b>Description of Secured</b>				

## CASES RISE

# Upsurge in new Covid-19 cases in Kerala, Maharashtra, Punjab, Chhattisgarh, MP

A total of 1,07,15,204 Covid-19 vaccine doses have been administered through 2,22,313 sessions so far

PRESS TRUST OF INDIA  
New Delhi, February 20

KERALA, MAHARASHTRA, PUNJAB, Chhattisgarh and Madhya Pradesh have recorded an upsurge in daily new cases of Covid-19, the Union Health Ministry said on Saturday.

In a statement, the ministry said in the last seven days, Chhattisgarh has also seen a rise in daily active new cases. In the last 24 hours, 259 daily new cases have been reported, it said.

Kerala continues to report a high number of daily new cases and in the past week, Maharashtra has exhibited a spike in the number of daily new cases, accounting for the highest number of daily new cases in the



A frontline worker after receiving the dose of Covaxin vaccine in New Delhi

country on Saturday, the ministry said.

"In the last 24 hours, 6,112 daily new cases have been reported in the state," it said. Similar to Maharashtra, the ministry said Punjab has also shown a sudden spike in the number of daily new cases

reported in the last seven days with 383 fresh cases recorded in the last 24 hours.

"Since February 13, Madhya Pradesh is also witnessing a rise in the number of daily new cases. In the last 24 hours, 297 daily new cases have been registered in the state," the min-

istry said. The ministry stressed the importance of adherence to Covid appropriate behaviour for breaking the chain of transmission and containment of spread of the disease.

Only two states, Maharashtra and Kerala, the ministry said a total of 1,07,15,204

The ministry stressed on the importance of adherence to Covid appropriate behaviour for breaking the chain of transmission and containment of spread of the disease

account for 75.87% of total number of active Covid-19 cases, the ministry added.

The ministry said 18 states/UTs have not reported any Covid-19 deaths in the last 24 hours. These are Telangana, Haryana, J&K (UT), Jharkhand, Himachal Pradesh, Tripura, Assam, Chandigarh, Lakshadweep, Manipur, Meghalaya, Ladakh (UT), Mizoram, Sikkim, Nagaland, Arunachal Pradesh, Andaman and Nicobar Islands, Dadra and Nagar Haveli and Daman and Diu. The ministry

Covid-19 vaccine doses have been administered through 2,22,313 sessions, as per the provisional report till 8 am today. These include 63,28,479 healthcare workers (first dose), 8,47,161 healthcare workers (second dose) and 35,39,564 frontline workers (first dose). The second dose of vaccination started on February 13 for those beneficiaries who have completed 28 days after receipt of the first dose.

Vaccination of the frontline workers started on February 2. The ministry also said that nine states have administered more than five lakh doses each. These are Uttar Pradesh (11,52,042), Maharashtra (8,60,386), Gujarat (8,56,657), Rajasthan (7,99,719), West Bengal (6,50,976), Karnataka (6,29,420), Madhya Pradesh (6,26,391), Bihar (5,50,433) and Odisha (5,01,713).

**India records 13,993 new cases, highest in 22 days**

PRESS TRUST OF INDIA  
New Delhi, February 20

**DAILY CASES** IN the country climbed to about 14,000 after nearly 22 days taking India's tally to 1,09,77,387, while the recoveries surged to 1,06,78,048, according to Union Health Ministry data updated on Saturday.

A total of 13,993 new cases were registered in a span of 24 hours. The death toll increased to 101 daily new fatalities. On January 29, 18,855 daily cases were recorded.

The number of people who have recuperated from the disease surged to 1,06,78,048 which translates to a national recovery rate of 97.27% and the case fatality rate stands at 1.42%.

The Covid-19 active caseload remained below 1.5 lakh. There are 1,43,127 active cases of coronavirus infections in the country which comprise 1.27% of the total caseload, the data stated.

India's Covid-19 tally had crossed the 20-lakh mark on August 7, 30 lakh on August 23, 40 lakh on September 5 and 50 lakh on September 16.

It went past 60 lakh on September 28, 70 lakh on October 11, crossed 80 lakh on October 29, 90 lakh on November 20 and surpassed the one-crore mark on December 19.

According to the ICMR, 21,02,61,480 samples have been tested up to February 19, with 7,86,618 samples being tested on Friday. The 101 new fatalities included 44 deaths from Maharashtra, 15 from Kerala and 8 from Punjab.

A total of 1,56,212 deaths have been reported so far in the country, including 51,713 from Maharashtra followed by 12,451 from Tamil Nadu, 12,287 from Karnataka, 10,897 from Delhi, 10,242 from West Bengal, 8,712 from Uttar Pradesh and 7,167 from Andhra Pradesh.

## I am one of the few girls who got away unscathed: Priyanka Chopra Jonas at JLF

REYA MEHROTRA  
New Delhi, February 20

IT WAS A few years ago at a press conference for *Filmfare* that Priyanka Chopra was asked questions that would compel her to talk about one of her former co-actors with whom she was rumoured to be linked up. With a smile she had retorted, "You want me to take names. You want controversy. I won't let that happen. I will continue laughing as you keep asking." Her then response reflects sharply in the narrative of her memoir *Unfinished*.

The global actor writes that she had decided early on in her career that though she was on the verge of becoming a public figure, a line would be drawn, that her personal life would never be for public consumption. And so, when Shobhaa De asked Chopra Jonas why she had not talked about any of her co-stars in the memoir during the ongoing Jaipur Literature Festival held online from February 19 to February 28, she said, "These 11 chapters are just some of who I am. My career has never depended on my co-stars. I don't follow any rulebooks. My journey has been individual to my moods at that time."

The former Miss World



Priyanka Chopra Jonas' session on her book *Unfinished* with Shobhaa De at JLF's 2021 virtual edition

continues to wear the crown of confidence and doesn't shy away from the 'N' word of Bollywood or in exposing entertainment's ugly face. "I hate entitlement. There is nothing wrong with taking care of family and friends but while doing that don't build larger walls and shrink the tables for others." In fact, I am happy that the streaming platforms have been introduced and so many writers, directors, actors, shows across languages are getting a chance. It is a great time for the industry. Adarsh Gourav (who starred with her in *White Tiger*) is treasure. He really walked in Balram's shoes (the character he played) and worked at a tea stall to learn the nuances of the job. That's what I want to champion," she replies when De asks her about nepotism in

the industry.

The recent Netflix release *White Tiger* was based on the 2008 Man Booker Prize winner novel of the same name by Aravind Adiga. "A movie with Indian actors and based in India was trending on a global platform like Netflix. This is a huge thing. We didn't have representation in the West but now that is changing."

Early on, she had decided to always be the "brightly coloured unicorn" that everyone thought she was, because she was a misfit – an Indian in America and an America returned in India and she seemed to love the attention. But apart from the experiences in two different parts of the world that helped shape her, it was the base of her character and personal identity that was shaped by intelligence and work that unifies both.

Equally parenting. In fact, it was the wise decisions of her father that helped her get away safe from the dark side of glamour.

A few days ago, Priya Ramani was acquitted in the MJ Akbar defamation case, a significant victory for womankind in the post #metoo era and the timing couldn't have been better for Chopra to talk about the industry that has long been plagued with patriarchy, favouritism and exploitation. "I am one of the few girls who got away unscathed."

She says to De while discussing the sexualisation of women in Bollywood. "It was quite normalised then. Girls were moved out of movies easily. The industry was patriarchal. Now! girls of my generation have made a change. They are bold, almost the same age of their male co-stars as opposed to those days when a 55-year-old worked with a 20-year-old," she laughs. "I am hoping the next generation doesn't face these issues otherwise it would be a failure on our part." And the actor concludes with her infectious laugh and a persona that represents two entirely different parts of the world and work that unifies both.

### Osaka tops Brady at Australian Open

ASSOCIATED PRESS  
Melbourne, February 20

THE TROUBLE FOR Naomi Osaka at Grand Slam tournaments comes in Week 1. Get beyond that at the hard-court majors, though, and start preparing to etch her name on the trophy.

Osaka won her fourth title in her past eight appearances at a Slam, emerging from what initially was a tight Australian Open final and pulling away by grabbing six consecutive games to beat Jennifer Brady 6-4, 6-3 on Saturday.

They also estimated the impact of one or two doses of the vaccine on reducing cases as an indicator of how the vaccine might help to reduce transmission in the community.

To evaluate the efficacy of a single dose, the authors assessed participants who had taken their first standard dose but tested positive for Covid-19 more than 21 days afterwards.

According to the scientists, participants who were given their doses 12 or more weeks apart had greater protection than people given their two doses less than six weeks apart.

According to the researchers, this dosage regimen is beneficial while vaccine supplies are initially limited, and may allow countries to immunise a larger proportion of the population more rapidly

initially vaccinating more people with a single dose may provide greater immediate population protection than immunising half the number of people with two doses, especially in places where the Oxford vaccine is in limited supply. "In the long term, a second dose should ensure long-lived immunity, and so we encourage everyone who has had their first vaccine to ensure they receive both doses," he added.

According to the researchers, including those from the University of Oxford in the UK, this dosage regimen is beneficial while vaccine supplies are initially limited, and may allow countries to immunise a larger proportion of the population more rapidly. "Vaccine supply is likely to be limited, at least in the short term, and so policy-makers must decide how best to deliver doses to achieve the greatest public health benefit," said study lead author Professor Andrew Pollard from the University of Oxford.

Pollard believes policies of

UK, Brazil, and South Africa, which together included a total of 17,178 adult participants.

According to the researchers, these participants either received two standard doses of the Oxford Covid-19 vaccine, or a control vaccine/saline placebo.

In the UK trial, they said a subset of participants received a lower dose of the vaccine as their first dose.

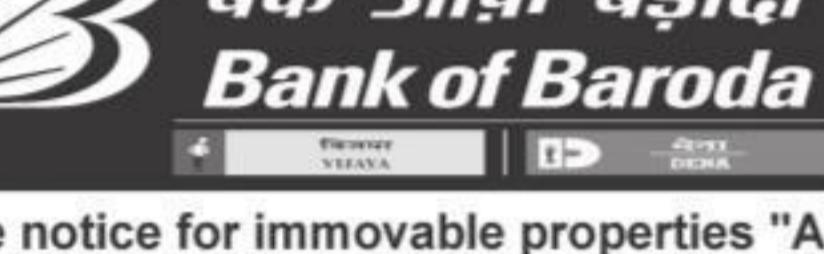
The scientists compared the number of symptomatic Covid-19 cases in the control and vaccine groups, occurring more than 14 days after the second dose.

They also estimated the impact of one or two doses of the vaccine on reducing cases as an indicator of how the vaccine might help to reduce transmission in the community.

To evaluate the efficacy of a single dose, the authors assessed participants who had taken their first standard dose but tested positive for Covid-19 more than 21 days afterwards.

According to the scientists, participants who were given their doses 12 or more weeks apart had greater protection than people given their two doses less than six weeks apart.

For Osaka, that is part of a 12-0 record so far in the quarterfinals and beyond at the majors.



**ROSARB, LUCKNOW**  
1st Floor, V-23, Vibhuti Khand, Gomti Nagar, Lucknow-226010, Ph. 0522-6677636/6677681, Email: sarlc@bankofbaroda.co.in

### Sale notice for immovable properties "APPENDIX- IV-A [See proviso to Rule 6(2) & 8(6)]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso of Rule 6(2) & Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of below mentioned account/s. The details of Borrower/s/Guarantor/s/Secured Assets/s/Dues/Reserve Price/E-Auction date & time, EMD and Bid increase Amount are mentioned below:

Date of Auction: 12.03.2021

Last Date of EMD Submission: 10.03.2021 upto 4.00 PM

SL.	Name & Address of the borrower/Guarantors	Description of the Immovable Property with known encumbrances, if any	Total Dues	Date & Time of E-Auction	Reserve Price/EMD/Bid increase Amount	Status of Possession (Constructive/Physical)	Property Inspection date & Time
1.	Borrower : M/s. Imtiaz Ali Zarwala, Prop. Mr. Imtiaz Ali, Add.- H.No. - 486/89 A Musahabganj, Opposite Purana Police Chowki, Thakurganj, Lucknow -226003. Guarantor: Smt. Sabhiya Parveen, W/o Mr. Imtiaz Ali, R/o. H.No. - 486/89 A Musahabganj, Opposite Purana Police Chowki, Thakurganj, Lucknow -226003.	Equitable Mortgage of Land and Building created vide deposit of Sale Deed No. - 7128, Registered date- 25.10.2005, Vahi No. - 1, Khand- 2582, Pages 209 to 232 at Plot no. of Khasra No. - 218, at Bhumar, Ward- Haiderganj, Distt- Lucknow. Admeasuring Area: 185.873 Sq.Mtr. Bounded By (as per deed): East: House of Purchaser; West: Left over part of Khasra No- 218; North: Land of Dayaram, South: 12 feet wide road	Rs.11,20,869.25 + interest and other charges (minus amount if any paid after the demand notice or possession notice).	12.03.2021 02:00 PM to 06:00 PM	Rs. 21,42,000/- (RP) Rs. 2,14,200/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Constructive	08.03.2021 between 10:00 AM to 4:00 PM
2.	Borrower: Mr. Nasir Jamal Khan S/o Kaisar Jamal Khan Add-House no. 128 Mohalla Mirzaganj, Pargana & Tehsil Malihabad, Distt-Lucknow-226102. Guarantor: Mr. Waseem Jamal Khan S/o Idrish Hasan R/o House no. 131 Mohalla Mirzaganj, Pargana & Tehsil Malihabad, Distt-Lucknow-226102	All the part and parcel of the property consisting of land & building at Plot no. 196, situated at Mohalla Mirzaganj, Pargana & Tehsil Malihabad, Distt-Lucknow. Area 442 sq.mtr. Owner: Mr. Nasir Jamal Khan. Bounded by (as per sale deed): East: 15 ft wide Road; West: 15 ft wide Road; North: Plot of seller; South: House of Chhotai.	Rs. 10,74,065.00 + interest and other charges (minus amount if any paid after the demand notice or possession notice).	12.03.2021 02:00 PM to 06:00 PM	Rs. 22,97,000/- (RP) Rs. 2,29,700/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Constructive	08.03.2021 between 10:00 AM to 4:00 PM
3.	Borrower: M/s. Talat Zari Art, Prop.- Waqar Abbas S/o. Mr. Mukhtar Abbas, Add- 450/92, Muttiganj, near Abid Building Lucknow.	EM of House No. 450/92, situated at Mohalla-Muttiganj, Ward- Daulatganj, Thakurganj, Lucknow. Area : 237.82 Sq.Mtr. Owner: Mukhtar Abbas, S/o. Mr. Mujaffar Ali. Bounded By (As per sale deed) : East: Road; West: Other Property; North: House of seller; South: House of Manohar Lal. Abid Building, Lucknow.	Rs. 15,50,127.00 + interest and other charges (minus amount if any paid after the demand notice or possession notice).	12.03.2021 02:00 PM to 06:00 PM	Rs. 43,13,070/- (RP) Rs. 4,31,307/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Constructive	08.03.2021 between 10:00 AM to 4:00 PM
4.	Borrower: M/s Asia Trends Advertising Through its proprietor Mr. Anand Mishra, Add: Shop no 9, Lower Ground Floor, Shyama Complex, Adil Nagar, Vikas Nagar, Khasra no. 187 Minjumla, Distt- Lucknow admeasuring area 15.79 sq. mtr. (170.00 sq. ft.) Owner: Mr. Sanjay Mishra and Mr. Anand Mishra. Bounded as: East: Street; West: Plot Seller; North: Shop No.10; South: Shop No.8	Equitable mortgage of shop at 9, Lower Ground floor, Shyama Complex, Adil Nagar, Vikas Nagar, Khasra no. 187 Minjumla, Distt- Lucknow admeasuring area 15.79 sq. mtr. (170.00 sq. ft.) Owner: Mr. Sanjay Mishra and Mr. Anand Mishra. Bounded as: East: Street; West: Plot Seller; North: Shop No.10; South: Shop No.8	Rs. 5,98,429.00 + interest and other charges (minus amount if any paid after the demand notice or possession notice).	12.03.2021 02:00 PM to 06:00 PM	Rs. 14,91,000/- (RP) Rs. 1,49,100/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Constructive	08.03.2021 between 10:00 AM to