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Shardul, Washington lead India's fightback in final Test
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NEARBY



Congress, Akali Dal slam NIA notices to farmers

CHANDIGARH
The Congress and the Shiromani Akali Dal on Sunday hit out at the BJP-led government at the Centre over the notices sent by the National Investigation Agency to the protesting farmers and those lending support to the ongoing protest against the new agriculture sector laws.

NEWS ▶ PAGE 9

'Parents of road accident victims should get relief'

NEW DELHI
The Delhi High Court has held that parents are dependent on their children at some stage of their life and it would be inequitable to deny compensation to those who lost their wards in road accidents. Justice J.R. Midha made the observation while awarding compensation to a woman whose 23-year-old son died in a road accident in 2008 and enhanced the amount from ₹2.42 lakh to ₹6.8 lakh.

CITY ▶ PAGE 2

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EDUCATIONPLUS ▶ PAGE 5

2.24 lakh vaccinated in 2 days, 447 report adverse reactions

Drive held in only six States on Sunday; sessions to be limited to 4 days a week

SPECIAL CORRESPONDENT
NEW DELHI

A total of 2,24,301 individuals were administered the COVID-19 vaccine in two days, with more than 17,000 receiving the shot on Sunday, the Health Ministry said in a briefing.

With 3,000 vaccination sites and a capacity of 100 persons per site, the Centre had planned to vaccinate 3,00,000 persons nationally on Saturday.

Consolidated figures on Sunday show that 2,07,000 – or about seven in 10 – were inoculated on the inaugural day.

Three hospitalised

Of all those vaccinated so far, 447 reported reactions such as pain, mild swelling, mild fever or nausea, with only three persons requiring hospitalisation.

Only six States – Arunachal Pradesh, Andhra Pradesh, Karnataka, Kerala, Manipur and Tamil Nadu – conducted vaccination sessions on Sunday. The Health Ministry has advised the States and the Union Territories to conduct vaccination on only four days a week to minimise disruption to routine health services.

CONTINUED ON ▶ PAGE 8
MORE REPORTS ON ▶ PAGES 2 & 10

Worth a shot

As many as 17,072 people were inoculated on the second day of the nationwide vaccination drive



Preventive dose: A health worker with a vial of the Covishield vaccine at the Government Royapettah Hospital in Chennai on Sunday. ■ B. JOTHI RAMALINGAM

STATE	SESSIONS HELD
Andhra Pradesh	308
Tamil Nadu	165
Karnataka	64
Arunachal Pradesh	14
Kerala	1
Manipur	1

- A total of 2.24 lakh persons were vaccinated as on Sunday
- Since Saturday, 447 adverse events have been reported, of which three required hospitalisation

States fall short of inoculation target

SPECIAL CORRESPONDENT
CHENNAI

With the State governments reporting shortfalls in meeting their COVID-19 vaccination targets, the experience of the past couple of days has made one thing clear – uptake of the vaccines among healthcare and frontline workers is uneven.

Health authorities in various States cited a “wait and watch” approach as the main reason. With the vaccination itself being voluntary, people are said to be waiting to see how those who have already received the vaccine

fared. What is also clear now is vaccine hesitancy even among medical professionals. In some districts in the country, the Covishield vaccine was dispensed much faster than Covaxin, district-level figures show. Technical glitches in the Co-WIN app were also blamed for the poor vaccine coverage.

16% coverage in T.N.
Tamil Nadu recorded just over 16% coverage on January 16, the first day. Health secretary J. Radhakrishnan acknowledged that there seemed to be a “wait and

watch” trend. “We are continuing with the vaccination even if there is sluggish uptake. Some associations of health professionals have promised to come for vaccination after a day or two. We expect the response to improve after the weekend,” he said.

Mr. Radhakrishnan himself took a Covaxin shot on Sunday to encourage others to come forward and receive the vaccine, of which only 99 doses were administered on day 1 and 183 on day 2.

CONTINUED ON ▶ PAGE 8

Two Chinese nationals arrested by ED for money laundering

Accused allegedly ran hawala racket involving shell firms

SPECIAL CORRESPONDENT
NEW DELHI

The Enforcement Directorate has arrested two Chinese nationals on money laundering charge in connection with a hawala network involving several shell companies.

The accused have been identified as Luo Sang and Carter Lee. They are in the agency’s custody.

The Enforcement Directorate case stems from an Income Tax Department investi-

gation last year. Sang had come under the department’s scanner in August during an investigation into a racket allegedly involving Chinese companies that used shell entities for hawala operations in India.

Sang allegedly ran the hawala racket, while Lee, a Delhi University graduate who knows Hindi and English, worked as a translator for him. Searches were then carried out on the premises of

According to the ED, Sang used about 10 bank accounts, opened in fictitious names, to route funds.

CONTINUED ON ▶ PAGE 8

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Farmers firm on conducting Republic Day tractor parade

No disruptions will be caused to official ceremony, they say

SPECIAL CORRESPONDENT
NEW DELHI

Farmer unions protesting against the three contentious farm laws on Sunday said they would go ahead with their tractor parade in Delhi on Republic Day.

Leaders of the Samyukt Kisan Morcha, a joint front of the unions, said the parade would be “peaceful”, and no disruptions would be caused to the official ceremony.

The Supreme Court is slated to hear petition by the Centre on Monday to injunct protesters from holding the parade to “disrupt” the Republic Day celebrations.

Saying that “soldiers were mere farmers in uniform”, Swaraj India national president Yogendra Yadav said at a press conference that farmers too would celebrate Republic Day. Mr. Yadav said as per the pre-announced programme, the parade would be held on the 50-km Outer Ring Road.



Ready to roll: A farmer fixing the national flag atop a tractor near the Ghazipur border on Sunday. ■ R.V. MOORTHY

NIA examines Khalsa Aid functionality

The NIA last week examined a functionary of Khalsa Aid, an international NGO, in connection with a recent case registered against Sikhs for Justice, a foreign-based group that advocates secessionist and pro-Khalistani activities in India. Khalsa Aid provided aid during the farmers’ agitation.

Earlier in the day, Union Agriculture Minister Narendra Singh Tomar said the government expected the unions to come up with a proposal other than the revocation of the laws as the court had stayed the implementation of the laws.

CONTINUED ON ▶ PAGES 2 & 9

Youth gored by bull during jallikattu dies

STAFF REPORTER
MADRASAI

A 24-year-old man, who had been gored by his friend’s bull at a jallikattu event held in Alanganallur, succumbed to his injuries in the early hours of Sunday.

The bull gored Navamani

when he went to check it out near the ‘Vaadivasal’ (the point of entry to the arena).

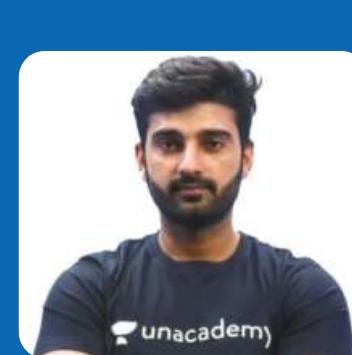
He suffered injuries in the head and the neck, and lost a lot of blood. He was in a critical condition while being taken to Government Rajaji Hospital (GRH), Alanganallur

CONTINUED ON ▶ PAGE 8

THE ROAD TO CLIMATE RECOVERY

The year 2020 broke records when it came to climate change. The need of the hour is to implement sustainable measures to reverse the tide. The United Nations Environment Programme (UNEP) Emissions Gap Report was released last month; at a time when the COVID-19 crisis has dominated

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8 Rohingya migrants caught in Delhi: police

STAFF REPORTER
NEW DELHI

Eight Rohingya migrants were caught from different parts of Delhi after they failed to show valid visa documents, the police said on Sunday.

In east Delhi, six people, including two minors were detained from outside Anand Vihar Railway Station and sent to detention centre after questioning, they said.

Deputy Commissioner of Police (East) Deepak Yadav said that an information was received about six suspected Rohingyas coming to Delhi through train from Tripura on January 6.

"Out of the six, three were minors. They were detained outside Anand Vihar railway station. They were sent to detention centre after questioning," he said.

"An FIR under Foreigners Act has been registered at Patparganj Industrial Area police station and an investigation is on," he added.

Two Rohingya migrants were found living illegally in Dwarka district's Uttam Nagar and were arrested on Friday, said another senior police officer.

They were identified as Hamid Hussain (23) and Nabi Hussain (22), he said.

Deputy Commissioner of Police (Dwarka) Santosh Kumar Meena said a case was registered under Foreigners Act on the complaint of Head Constable Neeraj Kumar of FRRO and an investigation was taken up.

"During the course of investigation, it was revealed that both the accused are permanent residents of Myanmar and entered India illegally on November 1, 2020 from Bangladesh border," said the DCP.

"The officer said both the arrested men belong to Myanmar's Buthidong and were living in Hatal village in Uttam Nagar without any legal passport or visa," he said.

Government's conference on education ends

SPECIAL CORRESPONDENT
NEW DELHI

The government's inaugural Delhi Education Conference concluded on Sunday with Deputy Chief Minister Manish Sisodia calling for Education Ministers from all States to work together.

Mr. Sisodia was in conversation with Minister of Education Andhra Pradesh Audimulapu Suresh at the concluding session.

The Ministers discussed how to change the existing rote-learning set up and work on inculcating positive mindsets in students.

The conference, which lasted for seven days, saw several panel discussions where the importance of teacher training was highlighted along with the need for student learning to move away from heavy content-based syllabi to a reduced interactive curriculum.

For enhancing teacher training, suggestions like setting up cadre of specialist teachers, collaborative professional development, and engaging with parents on a deeper level were brought up.

Presentations on Class IX's low pass percentage and how to improve it was among the discussion with Mr. Sisodia saying that those children, who are struggling with education and dropout to pick up jobs, need to be skilled. The Minister said the government is exploring how it could provide them with skill development training.

After low turnout on Day 1, Jain says cannot force anyone to take vaccine

Capital witnesses 246 fresh COVID-19 cases with eight deaths, says government

SPECIAL CORRESPONDENT
NEW DELHI

Health Minister Satyendar Jain on Sunday said 53.3% of the front-line workers, who were scheduled to receive the jab in the Capital on the first day, showed up at the centres. He added that the government cannot force anyone to take the shot as it was completely voluntary.

"Some people decided not to turn up at the last moment. The vaccination programme is completely voluntary. We cannot ask anyone to compulsorily take the shot even if the person has registered for it," Mr. Jain said while briefing reporters.

On being asked if the government would be taking steps to ensure that more front-line workers show up, Mr. Jain said a similar trend was observed across the country with around 50% of those registered getting the jabs on the first day.

He added that the vaccine



A health worker gets a shot at LNJP Hospital on Saturday.
■ FILE PHOTO: SHIV KUMAR PUSHPAKAR

had been cleared by the Central government after following a rigorous process that adhered to all protocols. He said 51 people, who took the vaccine, developed minor cases of AEPI (adverse events following immunisation) and were sent home almost immediately. A security guard at AIIMS had developed an allergic reaction after receiving the vaccine and was kept under ob-

servation overnight. A source in the Delhi government said the guard was "absolutely fine and had been discharged".

Vaccination centres

Mr. Jain said the number of vaccination sites will be increased from 81 to 175 over the next few days and the government is targeting 1,000 centers here. He said due to the ongoing strike by the civi-

Virus spread

Total number of COVID-19 cases	Total deaths
6,32,429	10,746
New cases in the past 24 hours	New deaths
246	8

SOURCE: DELHI GOVERNMENT HEALTH BULLETIN

c bodies, some vaccination sites were omitted from the list.

On Sunday, 246 fresh COVID-19 cases were reported in the city with eight deaths, the health bulletin stated. Also, 67,463 tests were conducted with a positivity ratio of 0.36%. There are currently 2,544 active cases out of which 1,154 are under home isolation. The total cases now stands at 6,32,429 cases with 10,746 deaths.

No vaccinations were carried out on Sunday. They will continue on January 18 at 81 sites – all of which are listed by the government.

More farmers arrive at borders for 'Kisan Parade' on January 26

Will not disrupt procession at Rajpath, promise protesters

SAURABH TRIVEDI
NEW DELHI

Ahead of the Republic Day parade planned for January 26, more farmers have started pouring into Delhi borders from Western U.P., Punjab and Haryana.

"We will definitely bring out a 'Kisan Republic Day Parade' on Jan. 26. We will ensure that it is peaceful and does not disrupt the R-Day parade at Rajpath. It will be a symbolic parade to remind the government that we won't settle for less than the rollback of farm laws," said Kishan Pal, a protester.

A large group of farmers from Uttarakhand and Sambhal district arrived at Ghazipur border on Sunday morning.

"We have come to support our brothers who have been protesting for the past 53 days. During this period, around 73 farmers have died. The ninth round of talks between the farmers and the Centre remained inconclu-



Farmers protesting at the Ghazipur border in Delhi on Sunday.
■ R.V. MOORTHY

sive. We will take part in the farmers' tractor parade to make the government feel the presence," said Ramesh Singh, a farmer.

The farmers said that they will not return home until the laws are repealed and will keep attending the meeting session called by the Central government.

"We never imagined the kind of public support we are getting in Delhi. Even police personnel deployed at the site are very friendly and understand our pain," said Vik-

ram Kumar, a farmer.

"We will decorate tractors with the Tricolour and erect a tableau in trolleys that will roam around Delhi. It will be an eye-catching parade from slumber," said Shivkumar Rathi, a farmer from Sambhal. The protesters have been told to not carry any weapons and hold provocative speeches.

Delhi police hold security review meet ahead of R-Day parade

Multilayer, ground-to-air security in place

STAFF REPORTER
NEW DELHI

Ahead of Republic Day, Delhi Police held a security review meeting on Saturday to take stock of the situation and arrangements during the parade.

There will be a random check of identity cards of people visiting New Delhi on January 26.

Delhi Police Commissioner S.N. Shrivastava held the meeting and instructed all policemen to be vigilant on Republic Day, while farmers are protesting at the borders.

There will be a multilayer, ground-to-air security cover with thousands of armed personnel keeping a tight vigil over it, including the celebration venue, Rajpath.

A senior police officer said that entry for the Republic Day will strictly be through invitation card/ticket only.

The Ministry of Defence has conveyed that in view of the COVID-19 scenario, only 25,000 spectators are being invited for the ceremony on January 26. No standing spectators will be allowed. Children aged only above 15 will be allowed to attend the ceremony.

"Since all spectators are being invited through invitation cards, no uninvited spectators will be allowed to enter Rajpath seating area during the Republic Day parade. Kindly pass this information as much as possible so that the public is not harassed unnecessarily," said the officer.

"We have inputs that some terrorist organisations may carry out unwanted activities on Janu-



ary 26. Keeping this in mind, we have taken a few steps, including putting up of posters of wanted terrorists. We have beefed up security in sensitive areas, including market places.

There were intelligence inputs that protesters might attempt to disrupt the parade this year. The intelligence wing is also keeping a watch on protests going on in the city. There will be more than 40,000 security personnel in New Delhi area during the parade.

Drones, CCTV cameras

"We have deployed drones and hundreds of CCTV cameras and facial recognition devices on the ground to keep watch on any suspicious activity in 8-km circle of Rajpath," said the officer.

THE PRICE OF PROTEST

A list of people who died due to road accidents, heart attacks and cold stroke from November 24 while protesting at Delhi's borders. The list includes those that died at home after picking illness at the borders. However, it does not mention those who took their own lives



■ SHIV KUMAR PUSHPAKAR

19. **Kahan Singh (65)**, Place of death: Mehal Kalan Toll Plaza, Date: November 24, Native: Barnala

2. **Gurmail Kaur (70)**, Place: Patiala, Date: November 24, Native: Bathinda

3. **Dhanna Singh (45)**, Place: Bhawani- Delhi highway, Date: November 27, Native: Mansa

4. **Gajjan Singh (55)**, Place: Tikri border, Date: November 28, Native: Ludhiana

5. **Janak Raj (55)**, Place: Tikri border, Date: November 30, Native: Barnala

6. **Baljinder Singh Gill (32)**, Place: Delhi - Kurukshetra highway, Date: December 1, Native: Ludhiana

7. **Gurjant Singh (60)**, Place: Tikri border, Date: December 2, Native: Mansa

8. **Gurbachan Singh Sibia (80)**, Place: Moga, Date: December 2, Native: Moga

9. **Lakhbir Singh (57)**, Place: Tikri border, Date: December 2, Native: Bhatinda

10. **Kamaljeet Pal Singh**, Place: Haryana, Date: December 5, Native: Sirsa

11. **Rajinder Kaur**, Place: Mehal Kalan Toll Plaza, Date: December 7, Native: Barnala

12. **Mewa Singh (48)**, Place: Tikri border, Date: December 7, Native: Moga

13. **Ram Mehar (42)**, Place: Rohtak, Date: December 7, Native: Hisar

14. **Ajay More (32)**, Place: Singhu border, Date: December 8, Native: Sonipat

15. **Kitab Singh Chahal (60)**, Place: Jind Patiala National highway, Date: December 8, Native: Jind

16. **Jugraj Singh (22)**, Place: Phialauri, Date: December 9, Native: Amritsar

17. **Bhag Singh (76)**, Place: Singhu border, Date: December 11, Native: Ludhiana

18. **Balbir Singh Rajasaria**, Place: Amritsar, Date: December 11, Native: Amritsar

19. **Nunim Kishan Lal Gupta (65)**, Place: Tikri border, Date: December 11, Native: Hoshiarpur

20. **Makhan Singh (45)**, Place: Singhu border, Date: December 14, Native: Moga

21. **Sukhdev Singh**, Place: Mohali, Date: December 14, Native: Fatehgarh Sahib

22. **Deep Singh (60)**, Place: Mohali, Date: December 14, Native: Mohali

23. **Gurmeet Singh (67)**, Place: Singhu border, Date: December 15, Native: Mohali

24. **Labh Singh (68)**, Place: Delhi-Karnal highway, Date: December 15, Native: Patiala

25. **Gurpreet Singh (22)**, Place: Delhi-Karnal highway, Date: December 15, Native: Patiala

26. **Pal Singh (62)**, Place: Singhu border, Date: December 16, Native: Patiala

27. **Darshan Singh**, Place: Mansa, Date: December 16, Native: Mansa

28. **Jatinder Singh (25)**, Place: Delhi-Hisar road, Date: December 17, Native: Mansa

29. **Gurvinder Singh (16)**, Place: Delhi-Punjab highway, Date: December 17, Native: Amritsar

30. **Bhim Singh (38)**, Place: Singhu border, Date: December 17, Native: Fatehgarh Sahib

31. **Jai Singh (37)**, Place: Tikri border, Date: December 17, Native: Bathinda

32. **Randhir Singh (40)**, Place: Singhu border, Date: December 17, Native: Fatehgarh Sahib

33. **Gurpreet Singh (21)**, Place: Haryana, Date: December 17, Native: Hoshiarpur

34. **Hakam Singh (70)**, Place: Singhu border, Date: December 20, Native: Hoshiarpur

35. **Amreek Singh (75)**, Place: Tikri border, Date: December 25, Native: Gurdaspur

36. **Gurpar Singh (61)**, Place: Bathinda, Date: December 25, Native: Bathinda

37. **Harbans Singh (68)**, Place: Ludhiana, Date: December 25, Native: Ludhiana

38. **Bhupinder Singh (25)**, Place: Hoshiarpur, Date: December 25, Native: Bathinda

39. **Kashmir Singh (69)**, Place:

Fazlka, Date: January 2, Native: Fazlka

50. **Amar Singh (45)**, Place: Punjab-Delhi highway, Date: January 3, Native: Sangrur

51. **Surinder Singh Sidhu (45)**, Place: Delhi, Date: January 3, Native: Madhya Pradesh

52. **Shamsher Singh (45)**, Place: Singhu border, Date: January 3, Native: Sangrur

53. **Kulbir Singh (52)</b**

Timings

MONDAY, JAN. 18	SET 17:50
RISE 07:15	SET 17:50
RISE 10:46	SET 22:49
TUESDAY, JAN. 19	
RISE 07:15	SET 17:50
RISE 11:16	SET 23:42
WEDNESDAY, JAN. 20	
RISE 07:15	SET 17:51
RISE 11:46	SET 00:00

Delhi Weather max min
Delhi City 15 06
Safdarjang 15 06
Palam 14 07

Delhi Palam Today
20°C A cold morning with shallow to moderate fog. Rise in temperature and change in wind pattern likely. Sky may become partly cloudy.

Delhi Palam Tomorrow
22°C A cold morning with moderate fog. A comfortable day would prevail with mainly clear sky.

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Ghaziabad 368 Faridabad 297
Noida 383 Greater Noida 384
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201-300 █ 301-400 >401
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Capital to see gradual rise in temperature

SPECIAL CORRESPONDENT

NEW DELHI

Explore crowdfunding to help two children with rare disease'

High Court also directs Centre to give specific timeline on finalisation and notification of the draft health policy

SOIBAM ROCKY SINGH
NEW DELHI

In an uncommon order, the Delhi High Court has ordered the Health Ministry to explore "crowdfunding" to help two children, who are suffering from a rare disease known as Duchenne Muscular Dystrophy, in importing

exorbitantly priced medicines.

Justice Prathiba M. Singh opined that just because of the exorbitant price of the drug or treatment, patients, especially children, suffering from a rare disease ought not to be deprived of treatment for their condition.

AIIMS had submitted a report that the children are unlikely to show improvement even with the treatment.

Improving chances
Justice Singh, however, said it was "incumbent on society in general and authorities in particular to ensure that the

life of such children is not compromised, even if there is a small window of improving their chances of survival or even providing a better quality of life".

'Right to Health and Healthcare' is a fundamental right which has been recognised by the Supreme Court

to be a part of the 'Right to Life' of the Constitution, Ms. Singh remarked.

The HC also directed the Secretary, Ministry of Health and Family Welfare to give a specific timeline in respect to the finalisation and notification of the Draft Health Policy for Rare Diseases, 2020.

The draft policy says that in certain cases since the government cannot fully finance the treatment, the gap can be filled by seeking donations from prospective individuals or corporate donors.

But the policy, which was introduced in 2020 has still not seen the light of the day.

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Injecting confidence

India must ensure appraisal of the prowess of the vaccines is disseminated widely

India began the largest vaccination drive in its history with over 2 lakh people vaccinated across the country in 3,350 sessions on the first day. Covishield manufactured at the Serum Institute of India was available in all States whereas only 12 States had vaccination sites where Bharat Biotech's Covaxin was administered. In the first tranche of vaccines, there are 11 million doses of Covishield and 5.5 million of Covaxin that will be administered to health-care workers, sanitation workers and municipal workers in the coming days. The first day of the vaccine programme, inaugurated by Prime Minister Narendra Modi, included ceremonial inoculations across the country. It is significant that India has not lagged behind any other country in ensuring that frontline personnel stand to get vaccinated. It is only a year since the first reports of the novel coronavirus pandemic approaching India surfaced and that just 12 subsequent months of uncertainty, tragedy and upheaval have resulted in promising vaccines with the potential to save many lives and spark hope and optimism in millions. This is a commendable achievement. However, one cannot lose sight of the fact that this is a marathon. The optimism of day one has almost no bearing on the days that lie ahead. India's immediate plan, as has been announced, is to inoculate 3 crore frontline health workers, and later 27 crore of those most vulnerable to the disease by July. A lot is expected to change even before this deadline.

Establishing the efficacy based on final analysis of phase-3 trials and full licensure may take months. Till then, it is rational and scientific on the part of anyone to choose or decline a vaccine on the basis of whether the potential risks outweigh the benefits. Given India's experience with childhood immunisation and administering millions of doses in extremely diverse geographical conditions, there is reasonable confidence that the country has the executive ability to scale up vaccination. The approval of the vaccines earlier this month has seen divisions among scientists and doctors themselves on the sagacity of the government promoting both Covishield and Covaxin as being equivalent to one another. They are not. Covaxin is being administered as part of a clinical trial and its efficacy is not established. All the vaccines on offer in the United States or the United Kingdom have some – insufficient, nonetheless – efficacy data and therefore inspire greater confidence. Rather than dismiss concerns as 'rumour mongering' and 'politically motivated', the government has to work doubly hard to ensure that an honest appraisal of the vaccine's prowess is rapidly disseminated. Those lining up for shots are adults – and a significant fraction of them far more medically literate than the average Indian – and all arms of government must treat them so. It is their experience that will percolate and influence adoption of the vaccines among the larger population.

Update debate

Privacy of citizens is too important to be left to the business practices of digital companies

WhatApp's decision to delay the update of its privacy policy, following a backlash from its users, is an implicit acknowledgement of the increasing role played by perceptions about privacy in the continued well-being of a popular service. Problems for the Facebook-owned app started earlier this month when it announced an update to its terms of service and privacy policy, according to which users would no longer be able to opt out of sharing data with Facebook. February 8 was kept as the deadline for the new terms to be accepted. This triggered a mass exodus from WhatsApp, the likes of which it has never encountered, not even in the aftermath of the Cambridge Analytica scandal, which did bring a lot of bad press to its parent, or when the messaging app's co-founders called it quits a few years ago. The WhatsApp policy update has clearly spooked many users, who, concerned about their privacy getting compromised, have shifted to alternative platforms such as Signal and Telegram. In recent weeks, according to media reports, messaging app Signal has topped the app store charts in India and many other countries. Interestingly, WhatsApp uses the same end-to-end encryption protocol as Signal.

An under-fire WhatsApp, on its part, has tried to allay fears about privacy being compromised because of the updates. It has put out numerous messages and taken out advertisements to convey that the changes are "related to optional business features on WhatsApp, and provides further transparency about how we collect and use data". Millions of business interactions take place every day on WhatsApp, and the new privacy updates are supposedly to make these easier while also enabling personalised ads on Facebook. After all this, WhatsApp has pushed the update to May 15. The change will ultimately be inevitable, given that WhatsApp, bought by Facebook for a whopping \$19 billion and having subsequently given up plans to charge its users, would be betting on its handling of business interactions to make its big monies. Even then, it cannot force these changes on its users in Europe. For, Europe's stringent General Data Protection Regulation, more popularly called GDPR, prevents such sharing between apps. Users there are in control of their data much more than anywhere else in the world. India could do with such a law. All it has is a draft version of a law, and it has been so for a few years now. Privacy of a billion citizens is too important a thing to be left just to the practices of a commercial enterprise. It will be reassuring if it is guaranteed by a strong law.

The unravelling of liberal globalism

Donald Trump has been defeated, but not Trumpism and the anti-globalist politics it has unleashed



STANLY JOHNY

Few Presidents have tried to alter the fundamentals of American foreign policy since the end of the Second World War like Donald Trump has done in the past four years. Mr. Trump broke with the Washington consensus on what western policy-makers and strategists call the liberal internationalist order. He put his 'America First' doctrine in the driving seat of his foreign policy wagon. He decried the North Atlantic Treaty Organisation (NATO), the bedrock of the trans-Atlantic military cooperation, pulled the United States out of international organisations and multilateral treaties, and launched tariff wars with both friends and foes alike.

Barring a series of normalisation agreements between Israel and some Arab countries, Mr. Trump does not have any major foreign policy achievement to his credit. But he is more of a disruptor than an achiever. And he has caused disruptions in America's foreign policy which could outlive his presidency. When Joe Biden assumes the White House very soon, the biggest foreign policy challenge he faces is whether he could unmake the Trump legacy and take Washington back to its liberal international consensus.

America and isolationism
America's isolationism did not start with Mr. Trump. He was rather harping on an old foreign policy doctrine that shaped and drove American policy before the Second World War when he pulled the U.S. back from the stage of global leadership. Before the war, the U.S., an emerging economic and

military power, was largely an isolated country that was focused on its own rise and expansion. The economic catastrophe caused by the Great Depression and the losses it suffered in the First World War prompted the American isolationists, including progressives and conservatives, to push for a policy of non-involvement in European and Asian conflicts – a policy Washington had largely followed throughout the 19th century.

The Wilsonian imprint
The roots of the liberal internationalist order can be traced to the ideals of the 28th American President, Woodrow Wilson. Wilson, who led the U.S. to the First World War, called for a rules-based global order governed by international institutions in which countries could cooperate and achieve peace (what he called "an organised common peace") rather than going to war to meet their goals. The Wilsonian principles on self-determination, rule of law within and between countries, liberal capitalist economic model and free trade and emphasis on human rights would lay the foundations of the liberal global order which the West would wholeheartedly embrace after the Second World War, but they did not have many takers in the U.S. during the inter-war period. The U.S. was not even a member of the League of Nations.

Washington unearthed the values of Wilsonian globalism only after it suited America's strategic interests during the Cold War. When the world was divided between the capitalist and communist blocs and when the communist and socialist parties (under the patronage of the Soviet Union) started making advances into Asian and European countries, the U.S. turned to liberal globalism and took up the leadership of the western world. It called itself and



its allies the "free world", claiming moral superiority over the communist and socialist dictatorships. While this remained the larger narrative, it did not stop them from embracing the dictators who were opposed to the red bloc. Basically, liberal internationalism embodied the transborder cooperation of western democracies and their allies in their fight against the socialist internationalism of the rival bloc. When the Soviet Union collapsed in 1991, many pundits and policymakers saw it as a triumphant moment for liberal internationalism. Some even predicted "the end of history". The U.S. stepped up its leadership role: It started wars to protect human rights, export democracy and defeat jihadists. But history did not proceed as the end-of-history theorists had prophesied.

Structural shifts

From a normative point of view, the geostrategic charm of the liberal moral argument about freedom has diminished in the post-Cold War world. On the other side, with the rise of religious terrorism, even liberal democratic governments started arming themselves with more powers that often clashed with civil liberties. The liberal promise of 'minimum government' stayed confined to the economic realm, while the security state kept expanding its powers. On the global stage, the U.S.'s repeated military adventures have tested its own hard power superiority. The U.S. effected a regime

change in Yugoslavia in 1999, but the campaign eventually led to the disintegration of the country. In Iraq, the U.S. never won a conclusive victory. In Afghanistan, after 19 years of war, the U.S. has struck a deal with the Taliban and is badly looking for an exit. In Libya, the country "liberated by NATO", there are two governments and two armies and many militias backed by rival regional powers. When it comes to Iran and North Korea, the U.S. is not as confident as it was with Iraq and Afghanistan on using force. This inability to win wars and prolonged military campaigns turned foreign interventions unpopular again.

The biggest blow to the western liberal order, however, came from within. The crisis in capitalism that broke out in 2008, has weakened the U.S. and western Europe (the guarantors of the post-war order) economically, and unleashed political changes. The focus shifted away from human rights and civil liberties to fighting terrorism and stopping immigration in many of these countries. Il-liberal, far-right and anti-immigrant Islamophobic parties started rising. They challenged post-war internationalism, mobilised the public based on cultural nationalism and vilified immigration and the flow of refugees (which was in part triggered by the wars the globalists fought in poorer countries).

From Trump to Biden

The rise of Mr. Trump to power in the U.S., the leader of the western liberal order (and the Brexit vote in the United Kingdom) was the sharpest manifestation of this tectonic shift that has been underway. Unsurprisingly, Mr. Trump, a product of the crisis in globalised capitalism, took the U.S. back to pre-war isolationism. It may not be a coincidence that Mr. Trump is the first American President since Jimmy Carter who has not launched a new war.

Mr. Biden's foreign policy would be different from Mr. Trump's. He would seek to strengthen alliances and build a more consistent foreign policy approach to the myriad problems America is facing. He could undo some of the policy decisions of Mr. Trump's such as the U.S.'s withdrawal from the Paris Climate Accord or its exit from the World Health Organization. But could Mr. Biden, a liberal internationalist himself, revive the western liberal international order? Could he revert to liberal trade, embrace globalisation like, say, Bill Clinton did, or launch wars in the name of protecting human rights or exporting democracy? Could he establish the U.S. hegemony over a fast-diversifying international system? The forces of history are against him.

After the Second World War, there was a trans-Atlantic consensus among the ruling elites of North America and western Europe on how to tackle the challenges from the Soviet Union. Now, there is no such consensus on how to tackle the challenges they face. There could be broad agreements on issues such as climate change or the fight against COVID-19, but on critical strategic issues such as the rise of China and the challenges from Russia, there is a huge gap between the old globalists and the new populists.

Mr. Trump has been defeated, but not Trumpism and the anti-globalist politics it has unleashed. Even if Mr. Biden overcomes the currents of isolationism at home, he could face similar challenges across the Atlantic where a bunch of illiberal populist leaders and cultural nationalists such as Marine Le Pen of France, Matteo Salvini of Italy, Norbert Hofer of Austria and Geert Wilders of the Netherlands are on the ascent. Like Mr. Trump, none of them represents the old order.

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Financial boom at a time of economic stagnation

The paradox becomes clearer by recognising the circuit of financial flows beyond the real economy



SUNANDA SEN

Divergences between the booming financial and the stagnant real sectors, which appear rather confounding as well as disconcerting, warrant an explanation.

Enumerating the facts in India's major secondary stock market, the Sensex (the benchmark index of the BSE Limited, or formerly the Bombay Stock Exchange Ltd.) has been found tracking an upward path, from 40817 on January 8, 2020 to 48569 a year later, on January 8, 2021. In between, the temporary downward slides were responses to the pandemic-related lockdowns during early 2020. Jubilant upward strides in the stock market continued, along with speculative financial transactions in real estate, gold and even commodities. However, we notice that financial gains booked in the market on transactions do not originate from productive activities in the real economy, a fact which contrasts the floating of shares by enterprises, as initial primary offerings (IPOs) for capacity expansions.

With the start of the novel coronavirus pandemic during April-June (Q1) of 2020, India's GDP growth rate in real terms sank to a low of minus 23.1%. The deceleration in the second quarter conti-

nued at minus 7.5%. The official advance estimate for 2020-21 as a whole also stands at a negative again, of minus 7.5%. GDP in India has been subdued even before the pandemic, declining from 6.12% in 2018 to 4.18% for 2019, while the financial sector has continued moving up.

In advanced economies too

The paradox of the continuing financial boom with the real economy going through a stagnation has been found to be replicated in other developing as well as advanced economies. These include the major emerging economies such as Brazil and Argentina along with advanced economies such as the United States and the United Kingdom. Simultaneously, the story of employment in countries has been dismal, with jobs at levels much less than what is needed.

The discord within countries between the real and financial activities clearly imparts a dissonance within economies. Thus in India, the bonanza reaped in the stock market bears no testimony to the dark side of the economy – these include the uprooting of migrants following the pandemic lockdowns, protesting farmers on land rights and the vast stream of the jobless in the country. It remains an open question whether this can continue. An answer, if negative, casts a gloom not only on those having large exposures in the financial market but also for the economy as a whole.

To understand a little bit more the magical properties of the ongoing prosperity in the financial

sector and to question its sustainability over time, we need to recognise the circuit of financial flows beyond the real economy.

Flows of finance

Finance as above, having no counterpart in the productive sector, was identified, first by Karl Marx, as fictitious capital. Flows of fictitious finance consist of credit in circulation, bonds on the basis of future earnings, interest on loans (at the cost of foregone consumption) or from surplus value when loans permit an access to productive resources). Earnings from fictitious capital include interests, dividends and capital gains as well as profits on derivatives such as forwards and futures used to hedge against uncertainty in regulated markets. All the above come in the category of unearned or rentier capital.

Despite the fact that flows of fictitious finance do not originate from the real economy, their accumulation, however, leaves a mark by generating financial wealth for those with access to the financial circuit. Interestingly, financial assets, sold with capital gains at higher prices, are met with a rising rather than with the

usual declines in demand. Evidently, possibilities of accumulating assets turn even brighter with the high value assets (used as collaterals), fetching credit for further business. As for the stock prices, which reflect the stream of dividends over time discounted by interest rates, lower rates can help pitch stock prices higher. We recall that cuts in interest rates are often preferred as tools under mainstream prescriptions limiting expansionary policies, which evidently helps stock prices.

A journey as above for the financial circuit continues, is subject to market confidence, along a concentric circle which widens with rising asset prices, asset incomes and capital gains. The ingrained uncertainty in de-regulated markets works as a barometer for setting the pace of expectations and decisions. The market may suddenly stall when expectations turn adverse. The standard computer-run packages in the market available for investment decisions, while based on the rather erroneous calculation of probabilities, fail to work to attain the desired goals of profitability. Recent examples include instances of the financial collapse with the dot-com bubble or the sub-prime crisis of 2008, inflicting large social costs of unemployment and poverty in the real economy.

Link to state

Finally, to look at how finance has attained its present status as the major happening sector within economies, especially, as a major force in the power relations, we

need to look at the evolving pattern of the alliances between finance and the ruling state. The path started with the sweeping pace of financial de-regulation in the late-1990s when banks were allowed to profit by dealing with securities and with the emergence of hedging devices such as futures and options in the market. It also reflects the rise of non-bank financial institutions as well as shadow banks operating beyond regulations even at cost for the regular banks which had large exposures to the non-banks. The state's close proximity to big finance is also evident in the revamping of downhill finance, even with bailouts in the name of restoring financial stability. It speaks even more of the pro-finance stance of the state in the benign official neglect of upswings in the financial sector despite the continuing downslides in the real economy.

Alternative policies, caution
Possibilities of a sudden collapse of confidence in the financial sector, incurring financial losses borne by those holding such assets go further with social costs borne by the economy as a whole – a reality which cannot be ignored. Catastrophes, as mentioned above, highlight the need for alternative policies on the part of the state as well as a bit of caution on part of individual investors – in a bid to usher in a sustainable and equitable path of growth for the economy as a whole.

Sunanda Sen is a former Professor of Jawaharlal Nehru University, New Delhi



LETTERS TO THE EDITOR

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

Vaccine drive, day 1

The vaccination drive has taken off with fanfare, with the Prime Minister backing the safety and efficacy of the vaccines. The jury is still out on the vaccines and it is nigh impossible to issue a guarantee certificate. The vaccines will speak for themselves and people will come forward on their own volition. But what could go wrong ought to be emphasised so that people do not panic.

DEEPAK SINGHAL,
Noida, Uttar Pradesh

■ It is encouraging that health workers at all levels

are stepping forward to get themselves vaccinated, which will go a long way in tackling vaccine hesitancy. When COVID-19 surfaced, taking everyone unawares, it was health workers who toiled hard, risking their lives to battle it out. The nation should gratefully acknowledge their contributions.

V. SUBRAMANIAN,
Chennai

■ While there is no doubt that the government is doing its mite in allaying the fears of the public, the vaccines will be able to gain currency only after a while, after the

lay public receive feedback from the media and elsewhere about their efficacy and safety. The government also needs to ensure clarity about vaccination with positive cases in the country dwindling and with no second wave in sight so far.

C.V. ARAVIND,
Bengaluru

■ Unfortunate news from Norway and Germany would be fodder for the 'anti-vaxxers'. In the very aged, even the common side-effects of the mRNA vaccine such as diarrhoea, vomiting and fever may result in

severe adverse reactions. A cautionary advisory has since been issued in Norway. Though no serious event has been reported in India, it might be advisable to properly examine the vaccination of the very elderly.

Dr. T. RAMA PRASAD,
Perundurai, Tamil Nadu

■ The development in Norway should be a wake-up call. As for Covaxin is concerned, its manufacturers must make public the protocol of inactivation, the finer details on the efficacy, safety, and also the different groups that

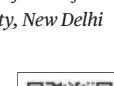
were involved in the phase 1 and phase 2 clinical trials. Till the complete data from the phase 3 clinical trials are also available and sent for scrutiny to an expert committee, its use should be monitored very closely.

Dr. BIJU C. MATHEW,
Thiruvananthapuram

■ Transcript details
The report that a high-profile TV anchor might have known of the impending military operations at Balakot in advance is shocking. Decisions on military operations are taken by the high-powered cabinet committee on security which

involves the Prime Minister and other key Ministers. The implication is that the anchor, a journalist, had illegal access to the deliberations of the high-powered CCS. This would be a serious breach of secrecy and a scandal. Was the anchor misusing his illegal access to such key decisions to increase the TRP of his news channel by claiming to be the 'first' channel to 'break news' on the military operations? A high-level inquiry is called for.

KURIAN MATHEW,
Kochi, Kerala



Bridging the gulf between dream and reality

Dr. Martin Luther King Jr.'s ideas and his movement have enduring appeal, including in India



VARAPRASAD S. DOLLA

Celebrating the lives of visionary leaders who left an indelible imprint on thought and action not only refreshes our memories of their transformative impact but also rekindles hope. Among those who influenced American society and inspired many across the world in the 20th century, Rev. Dr. Martin Luther King Jr. stands out. Reflecting on the legacy that Dr. King left in setting the U.S. on the path to a more inclusive society and polity assumes significance in the context of persisting racism leading to the death of innocent African-Americans coupled with the rise of the Black Lives Matter movement.

As Americans celebrate his life in the U.S., it is befitting to reflect on his lasting legacy in India too, focusing particularly on the ideas he articulated and the movement he led, which have enduring and universal appeal, particularly at a time when some of those ideas are under threat.

Dr. King's dream

If there is one idea that captures the essence of Dr. King's contribution, it is his dream of an inclusive America. Though the election of Barack Obama as the first African-American President in 2008 was a major stride towards the fulfilment of this dream, Dr. King's dream was much more grandiose in its breadth and scope. He expanded the horizons of the dream both in its conceptualisation and actualisation in the 1950s and 1960s.

In his 1963 oration at the Lincoln Memorial, Dr. King eloquently unpacked his vision for an inclusive and equitable America, which is famously remembered as the "I have a dream" speech. Acknowledging the contribution of President Abraham Lincoln who signed the Emancipation Proclamation that set the African-Americans free from slavery, he underscored that "the life of the coloured American is still sadly crippled by the manacle of segregation and the chains of discrimination." Given persisting racial injustice even af-



In this 1963 file photo, Dr. Martin Luther King Jr. gives his "I have a dream" speech. • AP

ter a hundred years since 1863, he gave a clarion call saying: "Now is the time to lift our nation from the quick-sands of racial injustice to the solid rock of brotherhood." The spirit of Jesus Christ's Sermon on the Mount and the Gandhian method of nonviolence burst forth beautifully when he cautioned his community not to "satisfy the thirst for freedom by drinking from the cup of bitterness and hatred."

He raised a perceptive question: "When will you be satisfied?" And he answered it saying, "We can never be satisfied as long as our children are stripped of their selfhood and robbed of their dignity." From thereon he made the world spellbound with his inimitable oratory by expounding the dream that he had for America. "It is a dream deeply rooted in the American dream that one day this nation will rise up and live out the true meaning of its creed... that all men are created equal." He unfolded the dream further by saying, "I have a dream my four little children will one day live in a nation where they will not be judged by the colour of their skin but by the content of their character." He ended the speech with the old Black spiritual that gave them hope against all hopes, "Free at last! Free at last!

Thank God Almighty, we are free at last!"

The Civil Rights Movement

Dr. King's contribution to the Civil Rights Movement was remarkable. There have been many African-American leaders who have propagated the message of freedom and dignity since the mid-19th century. Among them, Dr. King was unique; he changed the very architecture of the movement. He added flesh to these insightful ideas by leading a relentless and nonviolent movement. The power of these illuminating ideas and the tenacious movement eventually resulted in a number of path-breaking laws such as Civil Rights Act of 1964 and Voting Rights Act of 1965, which ended several vestiges of racial discrimination and led to the empowerment of African-Americans like never before.

In the process of realising this glorious dream he was jailed almost 30 times, his house was bombed, he was stabbed once, and finally assassinated. He sacrificed his life for the dream of a better and inclusive America. Both in life and death, he was a beacon of hope for America.

May India, where there are continuing atrocities on the Dalit, tribal and minority communities due to a hierarchical social structure, as well as the marginalised communities across the world, draw inspiration from Dr. King and strive for a more inclusive, just and equal society.

Right through the movement, Dr. King strived to be the conscience and unifier of a nation that was deeply divided on racial lines. He bridged the gulf between the dream and reality.

Varaprasad S. Dolla is Professor in Chinese Studies, School of International Studies, JNU. Martin Luther King Jr. Day is celebrated on the third Monday of every January

Rise of shadow entrepreneurship

Without regulation, the situation could spiral out of control

CHIRANTAN CHATTERJEE

Recently, a professor at a business school allegedly misused his faculty position to provide fake certificates to students whom he had compelled to attend an online course that he taught. He essentially took advantage of India's rising pre-pandemic gig economy in education. When authorities at the institution discovered the racket, they suspended him. This is a cautionary tale for the global rise of shadow entrepreneurship, not just in education but other sectors such as finance (for easy loans), the betting economy (online games) and healthcare (e-pharmacies). Given the potential perverse consequences of shadow entrepreneurship in the long run for consumer welfare, regulation is needed to monitor quality of services.

Supply and demand shock

What might drive the rise of shadow entrepreneurship? When there is a supply and demand shock as momentous as COVID-19, a new market may open up to tackle the shifting inwards of markets, owing to rising prices and lower quantities available. Shadow entrepreneurs, offering the allure of technology-mediated services, can help release the associated distortions and frictions in the market by offering complementary services that traditional service providers may be constrained to offer or consumers might not be able to access due to lockdown constraints. This could produce a redistribution of old consumers towards these new markets provided through technology and also entry of new consumers. While markets may self-correct using the invisible hand principles, the initial spike in demand and ensuing lock-in effects might imply higher market power for early movers.

The manifestation of such market power will happen through a variety of ways beyond the obvious price setting effects. Small firms will get acquired by large firms. First movers in the space with deep pockets could generate irrationally high valuations. This may also show up with cross-border and national security implications as recently reported about shady loans being provided by Chinese instant loan providers online. Such

technology-mediated shadow entrepreneurial platforms could also harbour less than safe spaces as is happening with harassment in Indian telemedicine platforms.

It will also mean that unscrupulous individuals who are not entrepreneurs per se but are complementary service providers will potentially take more advantage of these post-pandemic market constraints, extracting money from consumers by means such as document forgery. Clearly, while such shadow entrepreneurship may spike short-run welfare effects with technology mediated access, they could create perverse welfare consequences in the long run.

The way forward

What is then the way forward to regulate such activity? As research by Amit Seru at Stanford University and his colleagues found through studying shadow finance in the U.S., or research by the Indian Institute of Management, Ahmedabad found in the world of private coaching houses in Indian education, strong monitoring of quality would be essential. This needs to be complemented with non-compliance being punishable with a jail term, clamping down on services and related strict consequences. Those shadow firms that comply are more than welcome to join the dominant mode of service delivery with non-shadow firms. But without regulation, the situation could spiral out of control, given monitoring needs of public goods distribution for the developing world. There also needs to be an associated harmonisation of activities between competition authorities of governments (in India's case the Ministry of Corporate Affairs in regulating shadow entrepreneurship and government departments in healthcare, education or finance).

The big question though is, caught in the stress and fatigue of trying to manage the virus, will governments worldwide pay attention? If not, we may be in for the non-COVID-19 adverse welfare consequences of COVID-19, given the rise in shadow entrepreneurship around the world.

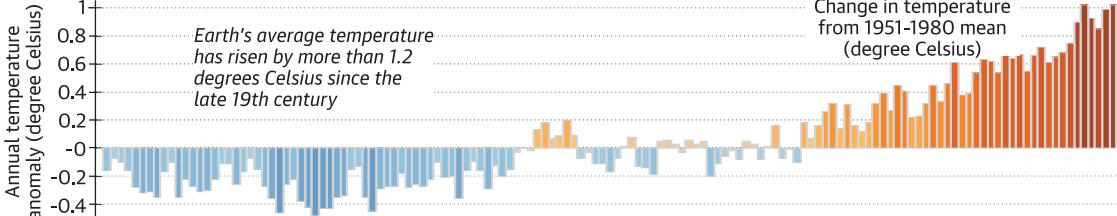
Chirantan Chatterjee is a faculty member at IIM Ahmedabad and Visiting Fellow at Hoover Institution, Stanford University

DATA POINT

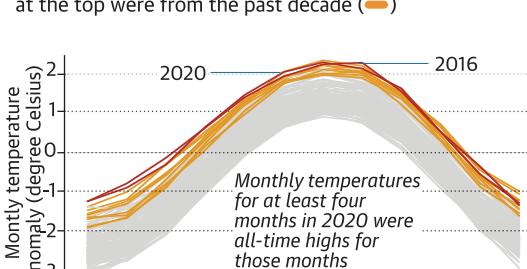
Heat of the moment

The Earth's global average surface temperature in 2020 tied with 2016 for the hottest year on record. Nine out of the world's 10 warmest years were between 2010 and 2020. With such trends and increasing human activities such as burning of fossil fuels and deforestation which impact climate, it is likely that records will continue to be broken, according to scientists from NASA. In 2020, the north polar region and parts of northern Europe and Russia recorded the highest temperature increases. By **The Hindu Data Team**

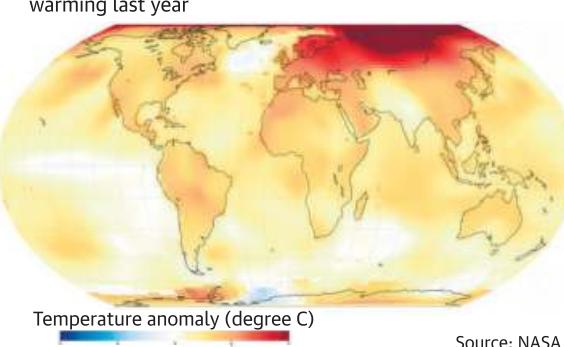
CONSTANT RISE | The graph shows how much warmer or cooler each year from 1880 to 2020 was compared to the average from 1951 to 1980. The year 2020 was 1.02 degree Celsius warmer than the average, the joint highest with 2016. No other year crossed the +1 degree Celsius mark



WARM DECADE | The chart shows how much the monthly temperature was above or below the mean temperature in the period 1980–2015, for every month since 1880. Each line represents a year. Most of the warmer years that feature at the top were from the past decade (—).



ARCTIC IMPACT | The map depicts how much warmer or cooler each region of the Earth was in 2020 compared to the average from 1951 to 1980. The Arctic regions and parts of northern Russia and Europe recorded high levels of warming last year



FROM THE READERS' EDITOR

Corrective measures are not tied to incumbency

We need an effective regulatory framework to ensure free speech without harming public good



A.S. PANNEERSELVAN

tions to hold those in power accountable is projected as a partisan political act.

It was disturbing to see many of the President's apologists invoke free speech and the First Amendment for his illogical questioning of the integrity of the election process. Though it may be difficult to spell out where free speech ends and hate speech begins, it is quite easy to sense these vital boundaries.

The operational portion of Facebook CEO Mark Zuckerberg's January 7 statement read: "The shocking events of the last 24 hours clearly demonstrate that President Donald Trump intends to use his remaining time in office to undermine the peaceful and lawful transition of power to his elected successor, Joe Biden. His decision to use his platform to condone rather than condemn the actions of his supporters at the Capitol building has rightly disturbed people in the US and around the world. We removed these statements yesterday because we judged that their effect -- and likely their intent -- would be to provoke further violence." But when similar harmful statements were pointed out earlier, Facebook refused to take any corrective action. It played along with many polarising figures in power to cleave our society.

Poisoning the information well

For nearly a decade, media scholars have been pointing out that the frenzied debates on Indian TV news networks and the scant regard of these networks for self-regulation are poisoning the information well. The blurring of lines in the intercepted exchanges between Mr. Goswami and Mr. Dasgupta is a fine pointer to realise the difference between independent journalism and client journalism. In these debates, we rarely recognise the agency of citizens. They are not passive consumers of the poisoned chalice. They may not express their views and expectations on a regular basis. They tend to give a much bigger leeway to almost all institutions — legislature, judiciary, executive, and the media. But the moment they realise that their rights are being trampled upon, they act in unison. Telegram's founder Pavel Durov made an important point when he said that the world is witnessing the 'largest digital migration in human history' when people began abandoning WhatsApp in favour of other messaging apps. The fact that WhatsApp opted to publish front-page advertisements in newspapers following the migration is both a moral and an existential story.

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The Hindu

FROM THE ARCHIVES

FIFTY YEARS AGO JANUARY 18, 1971

Victory for good sense
(From an editorial)

The freedom of choice of the medium of instruction in colleges in Tamil Nadu, recommended by a committee of experts and accepted by the State Government, is a victory for good sense. The students and parents have won the first round of their battle to safeguard their careers and intellectual interests. But they have had to pay a heavy price for what should never have become a matter for controversy or governmental interference. And for ought one knows, the price to pay might have been far heavier than the valuable study hours lost on the eve of examinations and the bones of some students broken but for the intervention of the mid-term elections. Having worked itself into an untenable position and faced with mounting popular opposition, the Government set up the experts committee. And it resorted to the classic device of a committee not only to gain some time during which roused tempers could cool but also to enable it to reverse the gear before the issue messed up the electoral prospects of the D.M.K. It is reasonable to expect that most of the thousands of Tamil medium places in the P.U.C. and degree classes will have to be converted into English medium ones if the "opportunity" to choose the medium is made available fully and without any mental reservations.

A HUNDRED YEARS AGO JANUARY 18, 1921

India and the League
(From an Editorial)

Writing on the subject of India's representation on the governing body of the International Labour Organisation, we exposed some months back the complacent indifference with which the Council of League of Nations contrived to shelve the question. The Council could easily have secured, as indeed it ought to have done under Article 4 of the covenant, an Indian delegate to give expert evidence for a conclusive decision, but chose instead to be perfunctory and covered the evasion by manufacturing a catalogue of reasons as ingenious as they are unconvincing. The Council decided that India should wait for its chance till 1922 when the governing body will be reconstituted. The Assembly of the League of Nations, which a few days back, closed its first meeting at Geneva, disposed of the Indian question in a far easier manner; it discovered a technical excuse to get rid of the nuisance.

FROM PAGE ONE

2.24 lakh get vaccine, 447 report adverse reactions

Sunday's briefing was conducted by Dr. Manohar Agnani, Additional Secretary (Health), with no follow-up questions by journalists taken up.

India plans to inoculate 3 crore health workers, municipal workers, sanitation workers, and later on, 27 crore of those most vulnerable to the disease by July.

The Health Ministry said the nearly 2,00,000 vaccinations undertaken on Sa-

turday were the highest "day 1" numbers anywhere in the world.

However, the Ministry did not share numbers on how many of those who were supposed to be inoculated on Saturday and Sunday actually turned up for their shots. Nor was information shared on how many doses of Bharat Biotech's Covaxin and Serum Institute of India's Covishield were dispensed.

States fall short in meeting targets

A total of 6,156 shots (of both vaccines) have been given in the State over two days, while the actual capacity was over 30,000 doses.

In Andhra Pradesh, the Health Department planned to vaccinate nearly 32,000 beneficiaries at 320 session sites across the State on the first day, and only 61% of them, or 19,108, were given the shots due to various reasons. Delay caused by technical issues has been the major issue. On the second day, a target of vaccination for 27,000 beneficiaries at 312 session sites was fixed, but by 8.30 p.m. only 13,041 (47.8%) persons were vaccinated. The State has been using only the Covishield vaccine.

A total of 8,062 healthcare workers in Kerala received the vaccine on the launch day at 133 sites across the State. Vaccination will resume on Monday. The target fixed for the launch day was 11,138 persons. In many sites, 70-90% of the target was achieved, with some who had registered earlier being dropped as they did not fit the criteria (for instance, pregnant or lactating mothers, and individuals with serious allergies) that changed after registration. State Medical Board Chairman Santhosh Kumar said there seemed to be a lot of apprehensions among healthcare workers regarding the side effects profile, which definitely affected the numbers.

Delhi Health Minister Satyender Jain said 53.3% of those who were scheduled to receive the vaccine on the first day showed up in the Capital. Commenting on the turnout, he said: "The vaccination programme is completely voluntary. We cannot ask anyone to compulsorily take the shot." No vaccinations were carried out on Sunday.

Odisha achieved among the highest levels of coverage. The government said it had received encouraging response from front-line health workers, with 85% of the registered persons turning up on Saturday. "This is in our expected line. We had planned vaccination for 16,405 persons and 13,980 received it on the first day," said Bijaya Kumar Panigrahi, Director of Family Welfare. In seven out of the 30 districts, 100% target was achieved, while in five districts, over 90% health workers received the shot. He added that all those registered for Covaxin had taken it.

Rajasthan too reported among the higher turnouts in the country, with 73.8% of planned vaccination taking place.

On Saturday, 12,258 people received the vaccine against a target of 16,613. No vaccination was conducted on Sunday. There will be no vaccination on Thursdays, Sundays and public holidays.

Laxman Singh Ola, Director, Family Welfare, also reported problems with the app, citing it as the reason for those who did not turn up.

(With inputs from
The Hindu bureaus)

2 Chinese nationals held for money laundering

He represented several Chinese companies in India for hawala operations.

"Based on the credible information that some Chinese individuals and their Indian associates were involved in money laundering and hawala transactions through a series of shell entities, a search action was mounted in various premises of these Chinese entities, their close confederates and a couple of bank employees," the Department had said. Initial probe revealed that at the instance of

the Chinese individuals, more than 40 bank accounts were set up for various dummy entities, entering into credits of more than ₹1,000 crore over a period of time.

"A subsidiary of Chinese company and its related concerns have taken over ₹100 crore bogus advances from shell entities for opening businesses of retail showrooms in India," the Department had said, adding that the role of some bank officials and chartered accountants was also being investigated.

Youth gored by bull during jallikattu dies

He was admitted to the Intensive Care Unit and underwent a surgery, Mr. Sanguini added.

A day earlier, two spectators, including a 60-year-old man, were gored to death by

bulls at a manjuvirattu event held in Sangavang district. The deceased were identified as Bose, 60, of Periya Machanpati, and Periakaruppan of Kallipatti.

Cong. opposition to vaccine baseless, says Shah

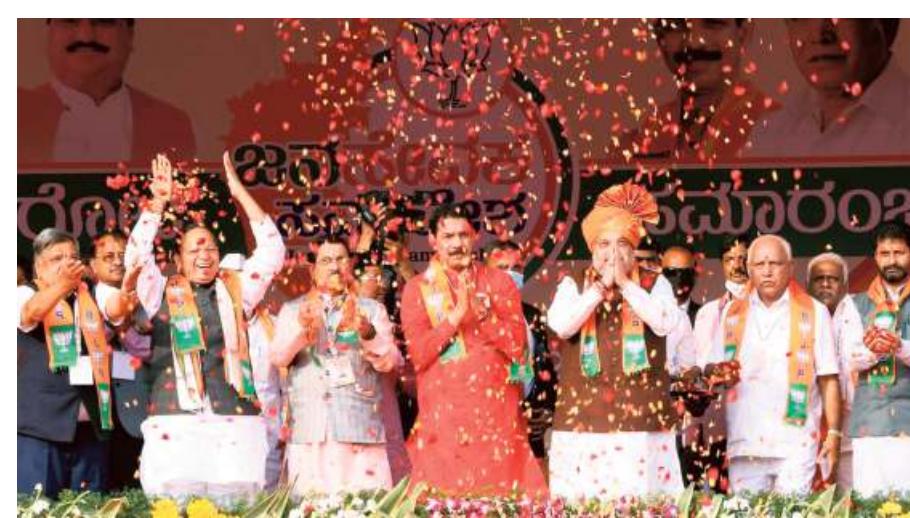
Either support the drive or let the government do its job, he tells Opposition party

SPECIAL CORRESPONDENT
BELAGAVI

Union Home Minister Amit Shah on Sunday termed the opposition by the Congress to the COVID-19 vaccine as "baseless and meaningless".

"The Congress leaders are opposing COVID-19 vaccination efforts as they have nothing better to do. Their opposition is baseless and meaningless," he said at the Jana Sevak rally in Belagavi, held to felicitate BJP members who won the gram panchayat polls.

"I want to tell the Congress leaders that they should keep quiet and support the drive. You are not doing anything to manage the COVID-19 emergency. You should at least keep quiet and let the government do its job. I appeal to the people not to be misled by the lies of the Congress leaders. Please get vaccinated whenever it is your turn. As you do, India will be free of COVID-19," he said. "The Modi



Rallying for support: Union Home Minister Amit Shah, Karnataka Chief Minister B.S. Yediyurappa and other BJP leaders at a rally in Belagavi on Sunday. ■ P.K. BADIGE

led BJP government has managed the pandemic in such a manner that India is counted among the countries with the least deaths and highest recoveries. Now, Mr. Modi is leading the world's largest immunisation drive. This government is not only fighting the epidemic, but also focus-

ing on welfare and development," he said.

Mr. Shah taunted the BJP leadership for the performance in the recent polls. "The BJP has won around 55% of the gram panchayat seats. This is like pass marks in technical subjects. We need to do better in the taluk

and zilla panchayat polls. We should work towards winning at least 75% of the taluk and zilla panchayats." He, however, showered praise on Chief Minister B.S. Yediyurappa. Karnataka is benefiting from the double-engine government of Mr. Modi and Mr. Yediyurappa, he said.

Absence of Kannada plaque draws flak

SPECIAL CORRESPONDENT
HASSAN

Union Home Minister Amit Shah's foundation stone laying event for an RAF unit in Karnataka on Saturday turned out to be controversial with the Janata Dal (S) and Kannada organisations taking exception to the absence of a foundation stone plaque.

Amit Shah should clarify to Kannadigas on the episode of violation of three-language formula in the plaque.

He alleged that the act of the Union Minister, the Chief Minister and the Deputy Chief Minister, who were present on the occasion, was "nothing but betraying Kannadigas." Those who tolerate an insult to the dignity and honour of land, as well as its language, were not fit to hold the reins of the State's administration, he said.

IN BRIEF

**Yediyurappa will be removed: Siddaramaiah**

Former Karnataka Chief Minister Siddaramaiah has claimed that B.S. Yediyurappa will be removed from the post of Chief Minister after April. The Congress leader told reporters on Sunday that he had got "information from RSS sources" about the removal of Mr. Yediyurappa after April.

Fire destroys two factories in Kochi

KOCHI Two factories in the Edayar industrial development area near Kalamassery were gutted in a massive fire that broke out after midnight on Saturday. No casualties were reported. The factories – a chemicals unit manufacturing thinner for painting, and a rubber processing unit – were destroyed in the fire that broke out following lightning and thunder.

Elephant tramples shepherd to death

CHITTOR An elephant trampled a 50-year-old shepherd to death at a forest area near the Nandi hillock between Somala and Irula mandals in Andhra Pradesh, on Sunday. A group of forest personnel, who were tracking the elephant, escaped unharmed. The government announced an ex gratia of ₹5 lakh to the next of kin of the deceased.

UDF promises income guarantee in manifesto

THIRUVANANTHAPURAM The Congress-led United Democratic Front (UDF) has promised a minimum income of ₹6,000 to needy families if voted to power in the Kerala Assembly elections. The UDF said it would also expand the State government's Life Mission scheme to provide fair and modern housing for disadvantaged families.

A.P. govt. paying salaries to pastors: BJP chief

VISAKHAPATNAM B.J.P. State president Somu Veeraju has alleged that the Andhra Pradesh government was paying salaries to pastors in the State and demanded that it come out with a 'White Paper' on the matter. Addressing the media on Sunday, Mr. Veeraju asked whether they were being "paid to convert people from other religions".

Fire breaks out on moving train in Kerala

None aboard Malabar Express injured, two motorcycles kept in luggage rack destroyed



15 more arrested in kidnapping case

Former A.P. Minister among accused

STAFF REPORTER
HYDERABAD

Fifteen more persons were arrested on Sunday in connection with the kidnapping of former hockey player and businessman K. Praveen Rao and his two brothers here in Telangana.

This takes the total number of arrests in the sensational kidnapping case to 19, including former Andhra Pradesh Minister Bhuma Akhila Priya Reddy.

According to the police, Praveen Rao and his brothers, Sunil Rao and Naveen Rao, were locked in a dispute with the accused over 25 acres of land at Hafeezpet. They were abducted on January 5 and let off the next morning after the police stepped up vigil.

He arranged 20 persons and a four-wheeler for execution of the offence during her police custody, which ended on Thursday, and based on her "confession", new facts had cropped up and more persons were named as accused. Mr. Kumar said Madala Siddhartha, an event manager and close accomplice of Guntur Srinu, from Nandigama, Andhra Pradesh, who was arrested on Sunday, provided people to execute the kidnap.

"narrated" the sequence of the offence during her police custody, which ended on Thursday, and based on her "confession", new facts had cropped up and more persons were named as accused. Mr. Kumar said Madala Siddhartha, an event manager and close accomplice of Guntur Srinu, from Nandigama, Andhra Pradesh, who was arrested on Sunday, provided people to execute the kidnap.

On the evening of January 5, the siblings were abducted by the gang after they entered their house at Bowenpet in the guise of income tax officers.



Former A.P. Minister Bhuma Akhila Priya Reddy.

Kerala set to open new transport firm

SPECIAL CORRESPONDENT
THIRUVANANTHAPURAM

The Kerala State Road Transport Corporation (KSRTC) will go ahead with forming KSRTC-SWIFT, a legally independent company, for operating long-distance buses, despite opposition from trade unions and apprehensions raised by employees.

The stance of the KSRTC management assumes significance even as KSRTC Chairman and Managing Director Biju Prabhakar is meeting employees of the State transport undertaking on Monday. "Formation of the KSRTC-SWIFT will only pave the way for solving the present financial crisis," he said.

KSRTC-SWIFT will function independently within the KSRTC. After 10 years, the company will be dissolved and the assets will be merged with the KSRTC. The revenue would be made available for the needs of KSRTC staff, and for repayment of loans taken by the KSRTC, he said.

KSRTC-SWIFT will operate new buses that will be procured with ₹359 crore from the Kerala Infrastructure Investment Fund Board (KIIFB).

The KSRTC chief said no employees would be thrown out with the formation of the company.

Clip of phone chat distorted: ex-judge

Justice Eswaraiah files affidavit in SC

LEGAL CORRESPONDENT
NEW DELHI

Former Andhra Pradesh High Court judge Justice V. Eswaraiah has filed an affidavit in the Supreme Court contending that a "deliberately distorted" version of his private phone conversation with a suspended judicial officer became the basis for the High Court to launch an inquiry into a "conspiracy" against the higher judiciary.

Justice Eswaraiah, who is the Chairman of the Andhra Pradesh State Higher Education Regulatory and Monitoring Commission, said the allegations of "conspiracy" and a "plot" against the judiciary derived from the contents of the conversation were "white lies", and derogatory and defamatory to him. He said some parts of the entire conversation were possibly edited out.

HC orders probe

On August 13, the High Court ordered a judicial inquiry by former Supreme Court judge Justice R.V. Raveendran into the chat. The High Court had termed the conversation an attempt to "malign" a senior sitting Supreme Court judge and the then Chief Justice of the Andhra Pradesh High Court.

Justice Eswaraiah had appealed to the top court against the High Court order. On January 11, a three-judge Bench of the Supreme Court, led by Justice Ashok Bhushan, asked Justice Eswaraiah, represented by advocate Prashant Bhushan, to file an affidavit about the phone conversation.

In his affidavit, Justice Eswaraiah said "my admission or denial of the conversation with the suspended district magistrate Mr. Ramakrishna is immaterial in deciding the present SLP as the High Court order is challenged on the ground that it is untenable in law and violative of my right to privacy, a fundamental right."

Senior advocate Harish Salve and advocate Vipin Nair, for an intervenor-advocate P. Samuel John, objected to Justice Eswaraiah saying "there was nothing private about the conversation".



Justice V. Eswaraiah

Man booked for buying blank firearm online

SPECIAL CORRESPONDENT
BENGALURU

Internal Security Division (ISD) officials have booked a 36-year-old man from Ramagaram in Karnataka for allegedly purchasing a blank firearm online. He is suspected to be involved in "subversive activities".

The accused was identified as Mujeeb Baig. He had caught

the attention of Customs officials after he came to receive the blank firearm consignment from the international airport.

Officials found that Baig had ordered the firearm through the dark net and did not have the licence to keep it. He feigned ignorance when the officials asked him for the permit required to possess the

weapon. They alerted ISD officials, who did a background check and found that Baig had put up posts on social media that hinted at involvement in "subversive activities", officials said. He was booked under the Arms Act, a police officer said.

In another incident, ISD officials caught a 24-year-old man allegedly transporting a

box of explosive material in a goods van on January 13.

The accused, identified as Naveen from Bidadi, was arrested while waiting for his associates to deliver the consignment in Peenya.

The accused has been taken into custody to ascertain the source of explosive material and the motive for transporting it, officials said.

APPEAL

I am Rema T aged 48 years old suffering from Muscular Dystrophy, which has taken a toll on Seventy percent of my body. I am in need of an electric wheel chair to gain mobility and a world of opportunities. This wheelchair costs around Rs.90,000/- only. The donations sent through CHIDNEFT Transfer/Syndicate Bank, Nungambakkam Branch, A/C No.6018201063310, IFSC No. SYN0006018 or GOOGLE PAY favouring WOMEN'S WELFARE SYNDICATE is exempted under 80G IT.

All correspondence is done through WWS, Regd. Public Charitable Trust, Flat No.GF 4, Cordel Apartments, O.No.13, N.No.29, Pyrofts Garden Lane, Chennai - 600006, Ph.: 044-42137401/28235324 E-Mail ID: womenswelfaresyndicate@gmail.com Website: www.womenswelfaresyndicate.org

Reema T

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REMA T

10% of CSIR staff exposed to virus, says survey

The first such pan-India study claims smoking and vegetarianism could be 'protective' against SARS-CoV-2 infection

JACOB KOSHY
NEW DELHI

A first such pan-India survey tracking nearly 10,000 employees of the Council of Scientific and Industrial Research (CSIR) on the prevalence of COVID-19 found that nearly 10% of the staff were infected. Key neutralising antibodies that protect against the virus waned after infection, but were at "detectable levels" even after six months – a proxy for the period of effectiveness of future vaccination and general immunity, the serology survey found.

About three-fourths of the respondents could not recall having experienced a single one of the symptoms commonly associated with the disease, and a vegetarian diet and smoking appeared to be "protective" against the infection.

'Longitudinal study'
The CSIR has some 40 labs across the country in nearly every State and its staff – from scientific staff to contractual employees – is a microcosm of India, Shantanu Sengupta, Scientist at the

CSIR-Institute of Genomics and Integrative Biology (CSIR-IGIB), among the corresponding authors of the study, told *The Hindu*. "This is a first-of-its-kind longitudinal study anywhere in the world in that we are tracking a cohort over time and will continue to do so. Some of the associations, of smoking and vegetarianism, are significant, but we can now only speculate on why this is so. We don't yet have a cause," he said in a phone conversation.

An association between smoking and protection against SARS-CoV-2, or lower odds of infection by the virus, has also been reported in studies in China and France. CSIR staff and family members who volunteered to be part of the survey filled out questionnaires on their lifestyle, food and disease histories. They were also tested with two different kinds of antibody tests to study the kinds of antibodies that were produced following infection.

It usually takes a week to a fortnight after being infected

Key insights

About 10,400 employees of the Council of Scientific and Industrial Research took part in a nationwide seroprevalence survey



- As many as 1,058 persons, or 10.1%, had antibodies against SARS-CoV-2
- Three-fourth of those surveyed did not experience even one of the nine associated symptoms
- The most commonly observed symptom was fever, while one-fourth reported a loss of taste or smell
- Public transport users, persons engaged as security or housekeeping staff, non-smokers and meat consumers recorded a higher seroprevalence compared with others
- Seroprevalence was highest for blood group type AB, followed by groups B, O, and the lowest for group A

for antibodies to be detected in the blood.

If the prevalence in the CSIR were a proxy to the true scale of exposure to the virus, then it is likely that over 100 million persons in India had been infected and had recovered by September 2020. "Probably 2-3x [or 200-300 million] of that by now. Not surprised therefore that India has had a quiet 2021 compared with the world," Dr. Anurag Agrawal, Director, CSIR-IGIB, and co-author of the study, tweeted.

A serology survey by the

Indian Council of Medical Research (ICMR) has estimated 7% exposure to SARS-CoV-2 until mid-August, and a modelling exercise by the National Supermodel Committee estimated that 30% may have been exposed by September.

Class bias

The study, which has been submitted to a peer-reviewed journal for review, but available as a pre-print on MedRxiv, also revealed a distinct class bias in those affected. Those able to work from

home and able to access private transport were nearly twice less likely to be exposed to the virus than the "outsourced staff" involved with sanitation and security, and using public transport.

"Higher sero-prevalence among outsourced staff and public transport users in our cohort is more likely to be representative of general population of cities and towns that are part of the cohort. Millions of migrant workers trapped in Indian cities during the lockdown returned to villages in June in packed public transport. Outsourced workers, with highest seropositivity, reflect the high infection rate of this subgroup and it can be reasonably assumed that the pandemic had already reached rural India by September 2020," the study notes.

There was even a distinction in blood groups. "Sero-prevalence was highest for blood group type AB, followed by group B, group O and the lowest for group A. Blood group O was observed to be protective," the authors noted.

Dr. Sengupta said the 10% seropositivity was an average of the range that included 14% in Delhi, 18% in Hyderabad and 1% in Thiruvananthapuram, and could be used as a proxy for "future infection trends".

When seen in light of reported trends in cities, a seropositivity of 15% represented a sort of threshold beyond which new cases started to decline. "In Thiruvananthapuram, for instance, we saw an uptick. Based on this, vaccines could be prioritised in rural India or districts with low seropositivity than the big cities that have seen high numbers," he added.

In August, the CSIR announced a project to track 10,000 employees of the organisation for at least 30 years to track an array of health vital signs.

The overarching aim is to be able to build a medical cohort to give long-term perspective on the malaises that affect Indians, and determine if such a data bank can be used to help with predicting, say, the onset of diabetes or cardiovascular disease.

ahead of the Budget session, which starts on January 29, he said, "The Congress has no opinion on the matter. But may I just point out that there will always be some doubts that will be raised on the efficacy and the side effects. That is why all over the world, leaders, prime ministers and presidents have come forward to get the first shot."

Essential medicines

The chief spokesperson also questioned the pricing of the Covaxin and the Covishield vaccines and asked why the government had not put them under the National List of Essential Medicines.

He asked why the government should pay ₹95 more to the Bharat Biotech for a vaccine developed with the expertise and experience of the Indian Council of Medical Research (ICMR) scientists. He also objected to the Serum Institute of India's decision to sell the vaccine in the open market for ₹1,000, when it was selling it to the government for ₹200.

Free vaccine for all must be govt. policy: Congress

Party asks govt. about distribution plan

SPECIAL CORRESPONDENT
NEW DELHI

Free vaccine and vaccine for all should be the policy of the Narendra Modi government, the Congress said on Sunday. The party also asked the government to spell out its distribution plan.

At a press conference a day after the vaccination drive was rolled out, Congress general secretary Randeep Surjewala said though the Centre had talked about covering 3 crore persons in the first phase, it was yet to clarify when the remaining population would get the vaccines.

"Is the government not aware that 81.35 crore people are eligible for subsidised ration under the Food Security Act? Will the SC, ST, BC, OBC, BPL, APL,

the poor and the underprivileged get the vaccine for free or not? If yes, what is the roll-out plan and by when will the government ensure free vaccination?" Mr. Surjewala asked.

Asked if the MPs should be given vaccine shots

IN BRIEF



Mahesh Manjrekar booked for assault

PUNE
A case has been lodged against award-winning film-maker Mahesh Manjrekar for allegedly slapping and abusing a man in Pune, the police said on Sunday. The incident took place on Friday night on the Pune-Solapur highway after a car driver hit Mr. Manjrekar's car from behind, they said.

Govt. seeks reply from Amazon Prime on series

NEW DELHI
Taking cognisance of the complaints that Hindu deities had been ridiculed in the web series *Tandav*, the Union Ministry of Information and Broadcasting on Sunday sought an explanation from Amazon Prime Video, the streaming platform, on the issue, sources said. The development came after BJP MP Manoj Kotak said he had written to Union Minister Prakash Javadekar seeking a ban on the series.

Eight more trains connect Kevadia

PM flags them off, says Statue of Unity has more visitors than Statue of Liberty

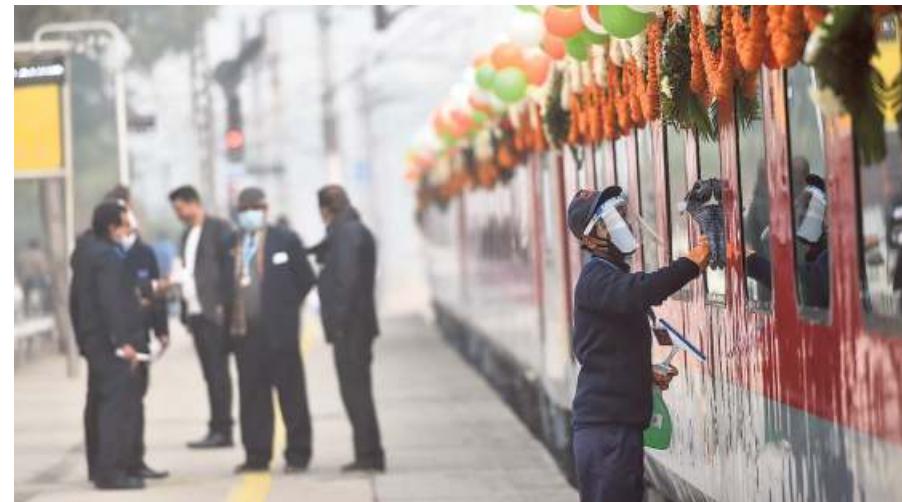
SPECIAL CORRESPONDENT
NEW DELHI

Prime Minister Narendra Modi on Sunday flagged off eight trains connecting Kevadia in Gujarat, where the Statue of Unity is located, to different regions of the country.

Mr. Modi said this was perhaps the first time in the history of the Railways that so many trains were flagged off for one destination.

The Prime Minister said Kevadia was no longer a small place in a remote area in Gujarat, but was emerging as one of the biggest tourist destinations in the world. More tourists visit the Statue of Unity than the Statue of Liberty in the U.S., he said. "More than 50 lakh visitors have come to see the Statue of Unity after it was dedicated to the nation."

Mr. Modi said the new trains connecting Kevadia to Chennai, Varanasi, Rewa, Dadar and Delhi; the MEMU service between Kevadia and Pratapnagar; and the broadgauge conversion of the Dabhoi-Keva-



On track: One of the new trains to Kevadia at the Nizamuddin station on Sunday. ■ PTI

dia section and the new line between Chandod and Kevadia would help in the development of the region. "This will benefit both the tourists and local Adivasis as this will bring new avenues of self-employment and employment," he said.

Mr. Modi also inaugurated the Dabhoi-Chandod gauge-converted broadgauge railway line, the Chandod-Keva-

dia new broadgauge railway line, the newly electrified Pratapnagar-Kevadia section and the new station buildings of Dabhoi, Chandod and Kevadia.

He paid tributes to former Tamil Nadu Chief Minister and AIADMK founder M.G. Ramachandran on his birth anniversary, as he noted that one of the trains would connect Kevadia to Chennai.

Speaking on the development of railway infrastructure, the Prime Minister said unlike in the past when the focus was limited to keeping the existing infrastructure running and less attention was given to new ways of thinking and technology, work has been done in the recent years on the comprehensive transformation of the entire railway system.

Aero India to showcase indigenous helicopters

Conclave of Defence Ministers from the Indian Ocean Littoral states also to take place

DINAKAR PERI
NEW DELHI

The India Pavilion at the Aero India 2021 next month will showcase a range of indigenously developed helicopters, while Defence Minister Rajnath Singh is scheduled to hold a conclave of Defence Ministers from the Indian Ocean Littoral (IOR) states, according to a senior Defence official.

"We have matured in helicopters and have several in various categories. We are now capable of [designing and manufacturing] any kind



Rajnath Singh

of helicopter," the official said.

A Light Utility Helicopter (LUH), a weaponised Advanced Light Helicopter (ALH) and a Light Combat Helicopter (LCH) would be on display inside the pavilion, the official said. A civilian version of the ALH would be on display outside. All these helicopters have been designed and manufactured by Hindustan Aeronautics Ltd. (HAL).

In addition to the Defence Ministers' conclave, plans are also on to hold an Air

Chiefs' conclave.

Also, six or seven official delegations from various countries are expected to be there at Aero India in addi-

tion to various companies. With less than a month left for the biennial air show, construction of the halls and facilities was in advanced stages of completion.

Stating that there was a lot

of interest in Aero India as other such major air shows had been cancelled, the official said. "More than 98% of the stalls are booked and about 93% of them have paid for it."

The LUH for the Army, which had completed all the tests and also demonstrated its high-altitude capability in

hot and high weather conditions last September, is likely to get the Initial Operational Clearance (IOC) at the Aero India, the official said. The Air Force variant was accorded the IOC by the Centre for Military Airworthiness & Certification (CEMILAC) in February last year.

In view of the pandemic,

the 13th edition of the biennial Aero India will be held only on three business days from February 3. All precautions with respect to the COVID-19 pandemic had been taken.

Speaking on the development of railway infrastructure, the Prime Minister said unlike in the past when the focus was limited to keeping the existing infrastructure running and less attention was given to new ways of thinking and technology, work has been done in the recent years on the comprehensive transformation of the entire railway system.

No strategic sales have been concluded so far this year, even as a new public sector policy promised last May to energise the privatisation of public sector firms is yet to be firmed up. The extended timelines for Pawan Hans' stake sale requires potential bidders to submit physical copies of the required documents by the first week of March, making it difficult to expect the sale process to be completed this financial year.

In December 2020, the government had invited expressions of interest from bidders for its 51% stake in mini-Ratna PSU Pawan Hans, with January 19 as the deadline.

The balance 49% stake in the firm is owned by ONGC, and the successful bidder would get an option to buy out the oil major's stake on a similar price and terms as agreed for the Centre's Act of 1956.

The government could miss its disinvestment targets for the year by a wide margin, but the pressure on the exchequer to raise resources to prop up a flagging economic recovery and meet expectations of higher outlays for healthcare could translate into even stiffer disinvestment targets in 2021-22.

The deadline for evincing interest has now been extended till February 18, "considering the prevailing Covid-19 situation and consequent logistical challenges faced by Interested Bidders", the Department of Investment and Public Asset Management (DIPAM) said in a notification.

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At the END of the chain

PRYADERSHINI S

9 am; January 16, 2021. Dr TR John has reason to remember this date and time. The Chief of Medical Service, Aster Medcity, Kochi, was readying to oversee the first jab of the COVID-19 vaccine at the hospital and sensed the beginning of the end of a battle. An Indian Army veteran who served in Jammu and Kashmir for eight years before taking premature retirement, he says, "It felt like just before the launch of an assault on the enemy. This has been a battle after all."

For most of humanity, the fight against the Coronavirus has also been a question of marking time. After scientists doubled up their efforts to find a solution, the world has waited with bated breath. Finally, as the weapon to tackle the virus began to roll out globally, and in India on January 16, hope and relief, despite the scepticism, binds us all.

On the frontline
"A specialised duty; a service to the nation," is how Kunal Agarwal, co-founder of Koolex Cold Chain describes his role. On January 12, Agar-

wal stood at his depot in Pune at 4am to supervise the despatch of cold chain trucks carrying Covishield, (one of the COVID-19 vaccine, developed by AstraZeneca with Oxford University, UK, and manufactured by the Serum Institute of India) to the airport.

"It was a proud moment for our organisation. Our fleet of 400 GPS-enabled trucks ferry highly sensitive medicines and vaccines across the country routinely but this time was different."

Since the pandemic began India has confirmed more than 10.3 million cases and over 1,50,000 deaths. The first phase of inoculation will immunise 30 crore individuals that comprise one crore health workers, 2 crore frontline workers and 27 crore people above the age of

50 with medical co-morbidities. Latha Raju, an Accredited Social Health Activist (ASHA) worker has been doing field work with palliative care for the last 10 years and was deputed to track 500 households in two divisions of Cochin Corporation during the ongoing pandemic. She reported 78 positive COVID cases and four deaths from her area. "Our prayers have been answered. We have fought with courage. The vaccine



1,400

The number of health workers Dr Abdul Ghafur, an Infectious Disease Consultant at Apollo Hospital, conducted a survey with, three weeks ago. The results showed that 45% wished to take the jab as soon as it was ready, while 55% were undecided and wished to defer it.

Imagined reality An installation depicting the Coronavirus, by an artist in Kochi (right)

■ SPECIAL ARRANGEMENT AND GETTY IMAGES/ISTOCK

WELLNESS ON THE SHELF



A soothing sip

Kashi Wellness has introduced Kashmiri Kava Tea. It includes spices like saffron, cloves and cinnamon. The brand claims that the tea helps to relieve stress, build the body's defence system and also improve metabolism. At kashiwellness.com; ₹750 for 200 grams

For healthy hair

The Tribe Concepts has launched a 90 Day Miracle Hair Oil to add to their line of products. It includes extra virgin sesame oil infused with sun dried hibiscus, bhringraj, wild Indian gooseberry, vetiver, kachralu,跋anchalu, tunga musta, and sun dried curry leaves. All the ingredients are sourced from the Godavari belt. The oil is free of chemicals and claims to help hair grow thicker and smoother. At thetribeconcepts.com; ₹799 for a 200 ml pack



Aloe on my skin

Vegan skin care brand Plum has introduced Hello Aloe Just Gel, made with aloe leaf juice, rose flower extract and glycerine. It is free from colour and fragrances. The gel is suitable for use on both skin and hair. The brand claims that it helps to repair skin cells and skin elasticity and to retain moisture in the skin, scalp and hair. At plumgoodness.com; ₹395 for 250 grams

CM YK

It is ok to stammer

The Indian Stammering Association's (TISA) self-help groups empower individuals with tools and techniques to inform, motivate, and be comfortable with stammering

NEERAJA MURTHY

When Biden gets sworn in as the 46th President of United States of America on January 20, 2021, it is a proud moment for People Who Stammer (PWS). He has often spoken of his childhood stutter, and is a role model for scores of people with speech impairments.

Bengaluru-based Abhinav Singh is one of them. Abhinav, 22, says he tells people he stammers during office presentations or lectures as a visiting faculty member at Symbiosis Institute, Pune. "I tell my audience to share doubts so that I can explain again or repeat topics," says the co-founder of CloudxLab, a tech start-up.

He would blame society, God and fate for his suffering. With time and work, acceptance, coming out of his comfort zone and Vipassana have made a big difference in Abhinav's life. He says, "I voluntarily spoke at open conferences so that the other fluent speakers understand our challenges." He adds that the reticence he felt helped him understand other marginalised parts of society, like the issues faced by the LGBTQ community.

Stuttering or stammering is a disorder that affects the flow of speech. Words, sounds and syllables may get repeated for a prolonged time while speaking. The National Institute of Deafness and Other Communication Disorders says that roughly 3 million Ameri-

cans stutter. Given the statistics and stigma associated with the condition, the self-help groups of The Indian Stammering Association (TISA) have been working across cities to inform, motivate and empower people with tools and techniques to build self-confidence. While speech therapists work on speech exercises and techniques to improve communication, the community support system helps individuals listen, share common experiences, and support each other.

TISA was started by Dr Satyendra Srivastava aka Dr Sachin in 2009 in Dehradun with a booklet of information on breathing exercises and information for parents. More than 20 self-help groups are active across cities including in Bengaluru, Hyderabad, Delhi, Gurugram, Mumbai, Bhopal, Kolkata and in Goa and Assam. Ever since the pandemic, the weekly meetings have gone virtual.

"Stammering cannot be a barrier to any of your dreams, big or small;

one can even be a president of one of the biggest developed countries," adds TISA's national coordinator Harish Usgaonker. Here's how TISA works on the individual, through the group.

Stop chasing fluency is the first lesson for members. Even if a person stammers on a particular word/syllable, they are encouraged to continue speaking so that the stress and struggle is reduced. Citing an example of Delhi-based doctor Dr Humayun Kabir Khan, Harish says, "Humayun stammered while verifying his identity at the AIIMS exam. Upset at his miserable performance, he skipped the next UPSC exam at the same centre."

Meditation, completing tasks and attending Kolkata SHG meetings brought in a perspective change as Humayun began introducing himself with a smile. He then enrolled in the NEET PG Exam, wrote it in the same examination centre which he dreaded, and passed with an All India Rank of 131.

Currently he is pursuing MD Radio Diagnosis in UCMS (University College of Medical Sciences) and GTB (Guru Tej Bahadur) Hos-

pital, Delhi. The tasks: recording a video and speaking about yourself or talking on a topic in an open place without preparation, are designed to bring in a mindset change, and not to work on the stammer. This is to break the stigma and let people be comfortable with their stammering. Most individuals discontinue attending SHG meetings once they finish the tasks but an hour of everyday practice will sustain the improvement.

The stuttering modification techniques help modify the way a person stammers instead of hiding it. In 'Bouncing', individuals bounce the word they stammer. Harish explains, "Bounce makes repetitions gentle and quick. If I stammered on the word 'Goa' instead of saying 'I stay in 'Ga ga ga Goa' I bounce that word to say 'Ga Ga Goa'. I still stammer but the struggle is less."

Prolongation is another technique where one prolongs or elongates words to be in control of the speech. "People become conscious of their stammering and want to quickly finish the sentence but do not focus on the content. It is easy to come out of the block when one lowers the speed and focusses on the content," adds Harish.

Speech pauses also help. As part of a communication workshop, members sit around a box of sweets. Instead of immediately answering questions, each one walks to the sweet box, takes a pause before biting into the sweet and slowly replies. This break helps one to collect thoughts and answer in creative/humorous ways.

Breaking barriers Dr Humayun Kabir Khan (left) has worked on his speech for better acceptance

■ SPECIAL ARRANGEMENT AND GETTY IMAGES/ISTOCK

WHAT TO EXPECT

Vaccination centres have been identified considering the availability of three separate rooms – a waiting area, a room for vaccination, and another to monitor the recipient for half an hour after receiving the vaccine. Ambulances will be available at the centres in case of an adverse reaction. The recipient's identification card is verified with the registration on the CowIN platform before the vaccine is given. Dr TR John explains that a team of four vaccinating officers and one vaccinator will take the person through the process of identification, vaccination, observation and follow-up advisory.

brings hope," says Latha.

This is a line that is echoed by ambulance driver Yadhu Krishna. Admitting to being afraid in the initial stages, Yadhu, who worked with 11 COVID-19 First Line Treatment Centres in Kochi, says he will now work to dispel panic and fear among the people.

Heart and mind

On the other side of the world, in the US, Dr Suzana Alex John, Assistant Professor of Internal Medicine and a Rheumatology Specialist at Emory University School of Medicine, felt a sense of awe and was "humbled and blessed at receiving the vaccine".

The doctor who hails from Kochi and studied Medicine at Puducherry was among the first batch to be inoculated with the mRNA Pfizer vaccine. She describes the entire operation as "history in the making. I have been following the development of the vaccine. It is because of the dedicated hard work of researchers and scientists that we have it ready in record time. People worry about it being under tested, fast forwarded but actually it has been in the making for nearly three decades. It is a robust vaccine," says Dr Suzana sharing a picture of a smiling nurse giving her the jab.

With the conclusion of hectic preparations and dry runs for the vaccination programme, Dr MG Shivadas, Ernakulam District Nodal Office for COVID, is finally breathing easy. "We have done everything as per the Government guidelines. There's no anxiety, but there is lot of enthusiasm. This is for the sake of humanity," says the doctor who wants grassroots-level frontline workers to be immunised first.

As mass vaccination gets underway, "hope springs eternal in the human heart," says Dr Vasudevan recollecting the small pox vaccine, which he used to take as a child. "That was medieval torture. This is just a jab on the upper arm. We have come a long way indeed," he says.

HOW TO...

Squat?

SUSAN JOE PHILIP

A squat is the act of crouching – of folding the knees with feet flat on the ground, glutes almost down to the floor. A squat can be performed to different depths, ranging from the deep (where your glutes are below your knees) to shallow (where you bend knees only slightly). It can either be done with our body weight or with added weights like a Kettlebell or a barbell.

"One can begin with the former and can move onto adding extra weights to increase the intensity. Doing three rounds of 15 squats each will work for a day. But it depends on the individual. It is always best to start it under supervision from a licensed fitness trainer," says Reshma L, Centre Head of Pink Fitness, Coimbatore. The exercise targets the quadriceps, hamstrings and the glute muscles. "It not only strengthens the lower body but also helps burn calories, improves posture and increases flexibility, mobility and balance," she adds.

To get these results, the right technique is crucial. "Wrong methods can put excess pressure on the joints, causing pain, even injury," she explains. The amount of time required to get the technique right varies from person to person. "Our mobility, endurance and muscle strength are all different. Some people need only a week to perfect it, while others might need more time," says Arvind Ashok, co-founder, The Quad, Chennai. While it is a safe exercise for everyone, people with back or knee issues and pregnant women are advised to do it only after consultation with a doctor.

Do it

Position feet shoulder width, at a 20 degree angle, knees in line with the toes. Keep your back straight.

Squat down by bending your hips backwards while allowing your knees to bend forward, though they should not come more than a little over the toes. Distribute your weight through your entire body. Descend until the thighs are parallel to the floor. To come up, extend the knees and hips to

straighten your legs. Use assistance for upper body support if necessary. "It can be a doorknob, a pole or a chair. This is helpful especially for the elderly," says Arvind.

Do remember

Keep your hands either at the back of the head or extended in front. "This helps to open up the chest," explains Arvind. Make sure that your heel is touching the floor through the entire process. Aravind suggests doing this exercise barefooted. "The best is to work on a flat surface. The heels of the shoes tend to be higher than the rest of the sole and so it won't give a flat area to work out on," he adds.

Variations of squats

Split squat

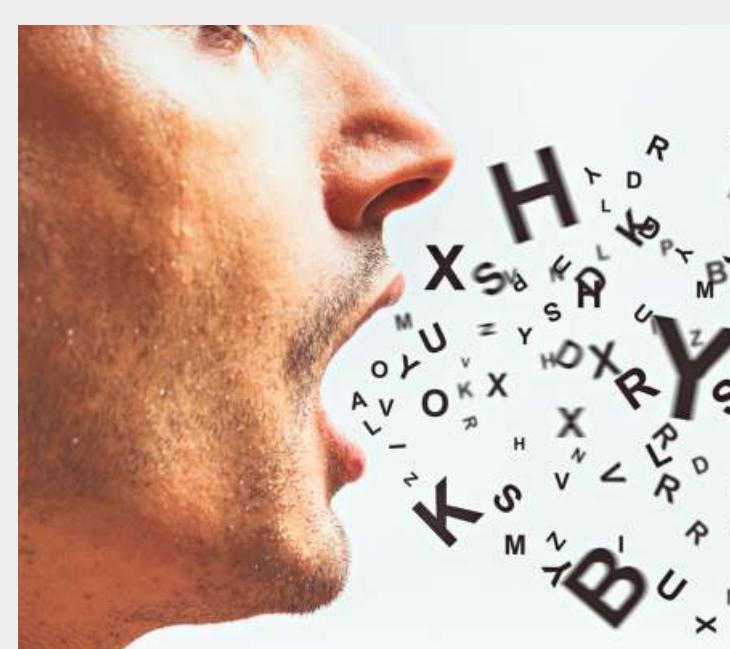
Stand with your hands on your hips, feet shoulder width apart. Position one foot forward and the other behind. Squat down by flexing the knee and hip of the front leg. Allow the heel of the rear foot to rise while its knee bends until it almost touches the floor. Return to the standing position by extending the hip and knee of the forward leg. Repeat and continue with the other leg.

Single leg split squat

Stand facing away from a raised platform like a bench, feet shoulder width apart. Extend one leg back and place it on the bench. Squat down by flexing the knee and hip of your front leg until the knee of your rear leg almost touches the floor. Return to the original standing position by extending the hip and knee of the forward leg and repeat. Continue with the other leg.

Weighted Front Squat
Stand with feet shoulder width apart. Hold a weight plate close to your chest with both hands. Squat down until thighs are parallel to the floor and ascend. Return to position and repeat.

In this column, we introduce you to or remind you of basic wellness hacks



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■ SPECIAL ARRANGEMENT AND GETTY IMAGES/ISTOCK

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A gateway to TWO worlds



From *The Mahabharata* to Kalki Krishnamurthy's *Ponniyin Selvan*, there has been a surge in Indian podcasts in the last one year. What explains this growing interest for podcasting platforms? We find out

PRAVEEN SUDEVAN

Nirupama Venkat had trouble sleeping during the lockdown last year. To keep herself occupied, she would watch YouTube videos or movies and series on OTT platforms. This only exacerbated the sleeplessness. To prevent herself from entering the video rabbit hole, she decided to use the podcast app, which she downloaded several months ago.

"I listened to *BodhiCommons* (a lecture series on socio-political topics). It felt as if someone was talking to you," she says. It helped her sleep better, too. Nirupama is a regular podcast listener now. She produces a monthly podcast, *What's Next? In Social Sciences*, with her friend. There are many like Nirupama, who listened to and created podcasts in India last year.

Spotify-owned Anchor, a podcast-making platform, added more than 25,000 podcasts from India in 2020. According to the Media and Entertain-

ment Outlook 2020 report by PricewaterhouseCoopers, India has emerged as the third-largest podcast listening market in the world after China and the US, with 57.6 million monthly listeners.

But why are podcasts popular in India?

Intimate and non-intrusive

"Podcast" might be a new term in India. "But it is not too different from listening to stories from our grandparents," says Amarjit Singh Batra, Managing Director - India, Spotify. "Storytelling is something that is rooted in our culture."

Audio-visual content, like a web series or a movie, also tells stories. But podcasts, according to Amarjit, are more intimate. "It feels like you are literally sitting next to the podcaster. This experience of companionship is so powerful," he says.

Actor-podcaster Mantra Mugdh, whose audio production house, MmM Talkies, produces podcasts of various

genres, explains, "[Audio-visual and audio-only] are two different worlds. There is no competition between them. It's like we continue to read books even if the stories in them are adapted into movies and shows."

Kavita Rajwade, the co-founder of Indian Vox Media (IVM), a podcast network started in 2015, agrees. "I think we are a country that is starved for time. And, a video requires way more engagement unlike audio, which allows multi-tasking," she says.

This unobtrusive nature of podcasts is a reason for their

C It feels like you are literally sitting next to the podcaster. This experience of companionship is so powerful

Amarjit Singh Batra



Immersive experience Though Indian podcasts are popular mainly in the metropolitans, this is fast changing, say podcasters ■ SPECIAL ARRANGEMENT



boom during the pandemic. IVM's listeners, Kavita says, grew over 30% during the lockdown.

Plurality of genres

Platforms like Anchor and Speaker have made it simple to record, edit and share podcasts from home. There are not many topics for which you won't find related podcasts.

Spotify lists Arts & Entertainment, Education, and Lifestyle & Health as its most popular genres in India. For JioSaavn, they are Comedy, Film & Television, and Storytelling. So, no one genre towers above the rest. If we broaden the classification, however, non-fiction podcasts outnumber fiction. This is the case globally as well. The conversational non-fiction podcasts, in most cases, are easier to produce than fiction. They don't require voice artists, audio effects, and a studio setup, which are essential for a good fiction podcast. Hence, the proliferation of non-fiction content.

"Ultimately the content should be good and unique," says Kavita of IVM. "Though our focus is solely on non-fiction, we have managed to become fairly popular by focusing on Indian stories. The challenge for us is to find the right kind of people to talk about things."

Fictional podcasts, Mantra reckons, have a great potential in India. "Audio fiction is a genre that hasn't been tapped into. But it is something we are always used to. Decades ago, *Hawa Mahal* was one of the most sought after radio programmes in India. Families used to sit together in front of their ra-

dio sets, waiting for that show. Also, people used to listen to films like *Sholay*."

Mythology is a genre that has always been popular in India, says Bijay Gautam, the co-founder of WYN Studios. *Heirs of The Pandavas*, a spinoff series on *The Mahabharata*, narrated by voice artist Nikesh Murali, got over 100,000 streams for their first 10 episodes. Bijay and Murali expect a spike in the listenership this year. "The plan is to create something like the *Lord of The Rings* for an Indian audience," says the latter.

Speaking many languages

When IVM began in 2015, most of the Indian podcasts were in English. Listeners and producers were from metropolitan cities. But this trend is fast-changing. All major hosting platforms, including IVM, are focussing on regional language podcasters and listeners. *Kadhai Podcast's Ponniyin Selvan*, which narrates Kalki Krishnamurthy's classic Tamil novel, is IVM's most popular show.

JioSaavn claims the number of regional language podcasts listed on its platform has increased by 150 times since 2019. "Since October 2019, we have seen a huge interest and engagement with Tamil content given the launch of our podcast, *MindVoice with RJ Balaji*, with close to a million streams in under six months," says a spokesperson of JioSaavn.

Rakesh Tiwari's *Millennial Kavi* was the most streamed (2.6 million streams) JioSaavn podcast of 2020. The weekly show has Rakesh reciting Hindi poems in less than five minutes on miscellaneous topics (sample: real estate agents, user manuals and ex getting married).

Rakesh, who is from Benaras, was a big fan of radio, growing up. "I always wanted to do something in the audio space. [Radio journalist] Neelish Misra was an inspiration," he says.

Podcasting can also be a source of income thanks to platforms like Spotify and IVM. But do these platforms make money through podcasts? "Not yet," says Kavita. "Podcast advertising is yet to take off in India. Unlike in TV or radio, you don't expect an ad break in podcasts. So, the advertisements have to be integrated into the podcasts like they do in the US. It will take a couple of years."

Fighting the good fight

Actor Sarah-Jane Dias on playing Saif Ali Khan's wife in recently-released *Tandav* and why she feels she is more known for her South films

GAUTAM SUNDER

Fans down South still remember her from *Theeratha Vilaiyattu Pillai*, which was released over a decade ago. Such was the impact of Sarah-Jane Dias in her Tamil debut. Bollywood came calling for the former VJ and beauty queen, who has been part of projects such as *Angry Indian Goddesses* and *Inside Edge*. Of late she has made a name for herself on social media with her work surrounding mental health awareness.

This year will see her sink her teeth

into what appears to be an interesting character in the political drama *Tandav*, which was released on Amazon Prime Video on January 15. Playing the role of Ayesha, Sarah is the wife of Saif's character in the series, being pipped as a battle between student and national politics, and the lengths to which people go in the pursuit of power.

In a Zoom interview, Sarah is excited about her new avatar, a far cry from her real-life personality. Edited excerpts:

It is always a pleasant surprise to see your name on screen,



Back in the limelight
Sarah-Jane Dias in the political drama series ■ SPECIAL ARRANGEMENT

whether it is a film or show. You are quite picky about your films...
● When you put someone in a 'chooey' category, you need to remember that the opportunities also need to come my way. I take great pride in having been on every single platform since I started out. I have enjoyed the choices I have made in my career, though those were based on the opportunities.

When it came to *Tandav*, all I had to

decide was taking on an audition. It was a really important scene between Samar (Saif's character) and Ayesha. I also wanted to work with Ali Abbas Zafar, the director of the show. It was only later when I read the script and met the rest of the cast at a reading session, did I realise the scale of the show.

Ayesha seems to be a manipulative character on the

show, very different to the kind of characters you have played so far. Is that a fair assumption?

● I have never played anyone like her for sure, right from the way she dresses, talks or carries herself. She is the ideal protective wife who wants what is best for her husband and who will do whatever it takes to achieve that.

I read the script and every character has been etched out so perfectly. Every character is where they are supposed to be, painting this picture they are supposed to paint. So, you know exactly where everyone is going at. And especially with Ayesha, right from the very beginning, she may not say much, but she is very present.

She is one of those people who just stands in the corner, like a cat, and watches. She can hold her own but she is observing everything that is going on and processing it, without being noticed.

Last year, you did a lot of work on social media talking not just about physical fitness but also about mental health and wellness, especially for men...

● As somebody who has suffered

through depression and anxiety, and as somebody who has very much recovered almost 100 percent, it was something that I wanted to share with the world. That there is hope.

Today, there is so much talk about mental health. But it is such a big taboo for men to talk about their mental health. It comes from the place of saying, "You are a man, suck it up. You are a guy, guys don't cry."

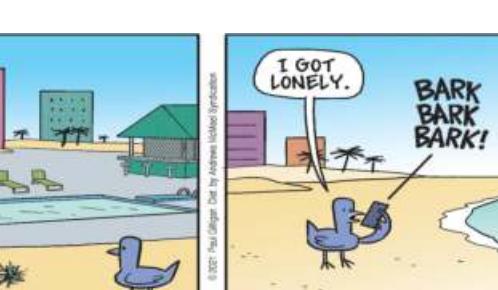
I have watched my father go through stuff that affected his physical wellbeing. He couldn't discuss it openly because he was a man. I just wanted to have an open conversation.

We still have fond memories of *Theeratha Vilaiyattu Pillai* (Tamil) and *Panja* (Telugu). Will you dabble in South cinema again?

● I invariably get recognised for my South films. Recently, I was spotted on the way to Winter Wonderland in London, and they spoke to me about *Theeratha Vilaiyattu Pillai* (laughs). I was just like, wow. But the answer to your question is that it depends on the opportunity.

Tandav is currently streaming on Amazon Prime.

POOCH CAFE



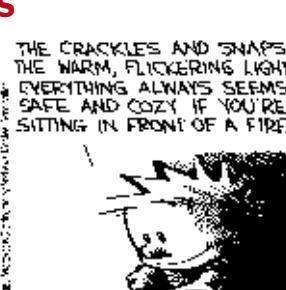
PEANUTS



HAGAR THE HORRIBLE



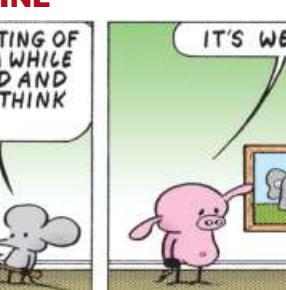
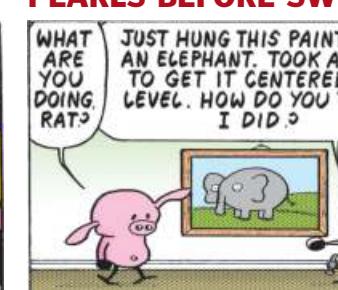
CALVIN AND HOBBES



TIGER



PEARLS BEFORE SWINE



On Day 1, Biden to reverse Trump orders

He plans to sign executive decrees to end targeted restrictions on immigration, join Paris climate accord

ASSOCIATED PRESS
WASHINGTON

President-elect Joe Biden will deliver an appeal to national unity when he is sworn in on Wednesday and plans immediate moves to combat the pandemic and undo some of President Donald Trump's most controversial policies, his incoming chief of staff said on Sunday.

Mr. Biden intends a series of executive actions after his inauguration, an opening salvo in what is shaping up as a 10-day blitz of steps to reorient the country without waiting for Congress, aide Ron Klain said.

Mr. Klain told CNN that Mr. Biden, in his inaugural address to the nation, will deliver "a message of moving this country forward. A message of unity. A message of getting things done."

Mr. Biden will end Mr. Trump's restriction on immigration to the U.S. from some Muslim-majority countries, move to rejoin the Paris cli-



Safe zone: Security has been stepped up in Washington, ahead of Wednesday's inauguration ceremony. • AFP

mate accord and mandate mask-wearing on federal property and during interstate travel. Those are among roughly a dozen actions Mr. Biden will take on his first day in the White House, Mr. Klain said on Saturday in a memo.

Other actions include extending the pause on student loan payments and actions meant to prevent evictions

and foreclosures for those struggling during the pandemic. "These executive actions will deliver relief to the millions of Americans that are struggling in the face of these crises," Mr. Klain said.

"President-elect Biden will take action – not just to reverse the gravest damages of the Trump administration – but also to start moving our country forward."

Kamala Harris to resign her Senate seat today

WILMINGTON Vice President-elect Kamala Harris will resign her Senate seat on Monday, two days before she and President-elect Joe Biden are inaugurated. Aides to the California Democrat confirmed the timing and said Gov. Gavin Newsom was aware of her decision, clearing the way for him to appoint fellow Democrat Alex Padilla, now California's Secretary of State, to serve the final two years of Ms. Harris' term. • AP

Providing a path to citizenship for millions of immigrants in the U.S. illegally will be part of Mr. Biden's agenda, according to people briefed on his plans.

Ali Noorani, president of the National Immigration Forum and among those briefed, said immigrants would be put on an eight-year path. There would be a faster track for those in the

Deferred Action for Childhood Arrivals program (DACA), which shields people from deportation who came to the U.S. as children, and for those from strife-torn countries with temporary status.

Dealing with pandemic

On Thursday, the President's second day in office, Mr. Biden will sign orders related to the COVID-19 outbreak, aimed at reopening schools and businesses and expanding virus testing, Mr. Klain said. The following day, Friday, will see action on providing economic relief to those suffering the economic costs of the pandemic.

In the following week, Mr. Klain said, Mr. Biden would take additional actions relating to criminal justice reform, climate change and immigration – including a directive to speed the reuniting of families separated at the U.S.-Mexico border under Mr. Trump's policies.

Gunmen kill 2 women judges of Afghanistan's top court

Top U.S. envoy in Kabul blames Taliban for the attack

AGENCE FRANCE-PRESSE
KABUL

Gunmen shot dead two Afghan women judges working for the Supreme Court in an ambush in the country's capital on Sunday, officials said, an attack the top U.S. envoy in Kabul blamed on the Taliban.

Violence has surged across Afghanistan in recent months despite ongoing peace talks between the Taliban and government – especially in Kabul, where a new trend of targeted killings aimed at high-profile figures has sown fear in the restive city.

The latest attack, which U.S. Charge D'Affaires Ross Wilson blamed on the Taliban, comes just two days after the Pentagon announced it had cut troop levels in Afghanistan to 2,500, the fewest in nearly two decades.

The attack on the judges happened as they were driving to their office in a court vehicle, said Ahmad Fahim Qaween, a spokesman for the Supreme Court. "Unfortunately, we have lost two women judges in today's attack. Their driver is wounded," Mr. Qaween said.

There are more than 200 female judges working for the country's top court, the spokesman added.

Kabul police confirmed the attack, which no group has claimed so far.

Afghanistan's Supreme Court was a target in February 2017 when a suicide bomb ripped through a crowd of court employees, killing at least 20.

The latest attack drew widespread condemnation, with Mr. Wilson blaming the Taliban directly as he called for an investigation.

"The Taliban should understand that such actions for which it bears responsibility outrage the world and must cease if peace is to come to Afghanistan," wrote Mr. Wilson on Twitter.

Taliban demands

The shooting came just hours after a high-level meeting between the Taliban and government – especially in Kabul, where a new trend of targeted killings aimed at high-profile figures has sown fear in the restive city.

During the sit-down, spokesman Mohammad Naeem said the insurgents called again for the release of the group's remaining jailed fighters, along with the removal of the Taliban from the UN blacklist.

State capitals gird for pro-Trump protests

FBI has warned of armed protests as extremists are emboldened by Jan. 6 attack

REUTERS
WASHINGTON

Protesters are expected to descend on statehouses across the United States on Sunday in support of baseless claims that electoral fraud robbed President Donald Trump of a second term, as law enforcement officials girded for possible violence.

More than a dozen States have activated National Guard troops to help secure their capitol buildings following an FBI warning of armed protests, with right-wing extremists emboldened by the deadly attack on the U.S. Capitol in Washington on January 6.

There were scattered demonstrations on Saturday, but statehouses remained mostly quiet. Security officials have eyed Sunday as the first major flashpoint as that is when the anti-government "boogaloo" movement made plans weeks ago to hold rallies in all 50 States.

While many States have erected fences to secure their capitols, Texas and Kentucky have taken the step of closing their capitol grounds to the public.

It is just days until Wednesday's Inauguration Day, when Democrat Joe Biden will be sworn in amid extraordinary security efforts in Washington, D.C.

The downtown area of the capital was virtually empty on Saturday, with streets near the Capitol closed and battalions of camouflaged National Guard soldiers taking up positions across the city centre.

Connecticut has activated its National Guard in preparation for as many as 2,000 mostly Trump supporters at its capitol complex in Hartford on Sunday, a state police spokesman said.

"We are preparing possibly for anything to happen," said Trooper Pedro Muniz, adding that there had not been any specific threats. "We won't tolerate any acts of violence."

The nationwide security scramble followed the attack on the U.S. Capitol in Washington by a mix of extremists and Trump supporters, some of whom called for the death of Vice-President Mike Pence as he presided over the certification of Mr. Biden's election victory.

The Democratic leaders of four U.S. congressional committees said on Saturday they had opened a review of the events and had written to the FBI and other intelligence and security agencies, asking what was known about threats, whether the information was shared and whether foreign influence played any role.

Navalny detained in Moscow on arrival

He was 'detained for multiple violations of parole, terms of suspended sentence'

ASSOCIATED PRESS
MOSCOW

Russia's prison service said opposition leader Alexei Navalny was detained at a Moscow airport after returning from Germany on Sunday.

The prison service said he was detained for multiple violations of parole and terms of a suspended prison sentence and would be held in custody until a court makes a decision in his case.

Mr. Navalny, who is President Vladimir Putin's most prominent and determined foe, was returning from Germany, where he spent five months recovering from poisoning by Soviet-era nerve agent Novichok, which he



Rough entry: Alexei Navalny and wife Yulia at the passport control point at Sheremetyevo Airport in Moscow. • AFP

blames on the Kremlin.

Russia's prison service last week issued a warrant for his arrest, saying he had violated the terms of suspended sentence he received on a 2014 conviction for embezzlement. The prison service has asked a Moscow court to turn Mr. Navalny's 3 1/2-year suspended sentence into a real one.

After boarding the Moscow flight in Berlin on Sunday, Mr. Navalny said of the prospect of arrest: "It's impossible; I'm an innocent man."

The Kremlin has repeatedly denied a role in the opposition leader's poisoning.

Mr. Navalny's supporters and journalists had come to Moscow's Vnukovo Airport, where the plane was scheduled to land, but was diverted to Sheremetyevo Airport, about 40 km away.

The OVD-Info group, which monitors political arrests, said at least 37 people were arrested at Vnukovo Airport, although their affiliations weren't clear.

India 'intervened' on Jaffna varsity memorial issue

High Commissioner 'raises concern' with PM Mahinda Rajapaksa

MEERA SRINIVASAN
COLOMBO

A message from India to the Sri Lankan leadership on the controversial demolition of a memorial for war victims at the Jaffna University appears to have contributed to authorities' decision to "rebuild" the structure on campus.

A day after news of the late-night destruction of the monument broke, Indian High Commissioner to Sri Lanka Gopal Baglay met Prime Minister Mahinda Rajapaksa. The meeting was kept under wraps, amid murmurs in Colombo of India intervening. "The Indian High Commissioner met the PM [last weekend] and they discussed the Jaffna University memorial matter," PM Ra-



the University's Vice-Chancellor, who had earlier given order for the demolition, met students on a hunger strike, and promised to "rebuild" a monument at the same spot, and even laid the foundation stone for the structure. The change in his stance raised questions, as other protests by Tamils in Sri Lanka's post-war context – by students, by families of forcibly disappeared persons, or those trying to re-

claim military-held land – rarely saw such a swift response from authorities.

VC S. Srisatkunarajah, who earlier told *The Hindu* that his demolition order followed instructions from "defence, intelligence, Education Ministry, everyone", later said authorities wanted him to "defuse the situation". Speaking of reactions abroad, he said "Tamil Nadu is boiling."

Tamil Nadu leaders, including Chief Minister Edappadi K. Palaniswami, DMK president M.K. Stalin and MDMK general secretary Vaiko, had condemned the move. Pointing to the development a day after External Affairs Minister S. Jaishankar concluded his visit to Sri Lanka – during which time he urged the Sri Lankan government to address Tamils' concerns – Mr. Stalin urged

Prime Minister Modi to "strongly condemn" the demolition. While New Delhi made no official comment on the development, diplomatic channels were activated, it appears.

Colombo-based weekend newspaper *Sunday Times* reported that High Commissioner Baglay told Premier Rajapaksa that the demolition "could lead to protests erupting in the southern Indian State of Tamil Nadu." "Premier Rajapaksa went into action promptly," according to the newspaper's political column on Sunday.

Prof. Srisatkunarajah has said the rebuilt monument would commemorate "peace" rather than war. "We have a constituted committee, including student members, to look into erecting the structure," he told *The Hindu* on Sunday.

"Whether or not it amounts to genocide has to be determined by a court. The bar has been set incredibly high," Mr. Raab said.

"And frankly we shouldn't be engaged in free-trade negotiations with countries abusing human rights well below the limit of genocide," he added, implicitly attacking the European Union for securing an investment pact with China last month.

Mr. Raab's government opposes efforts underway in Parliament to give U.K. courts the power to declare a genocide in Xinjiang, which would bar the government from proceeding with any free-trade agreement with China.

Biden ropes in 20 Indian-Americans, 17 in key White House positions

Neera Tanden, who has been nominated as Director of Management and Budget, and Dr. Vivek Murthy, tapped as the U.S. Surgeon General, top the list

PRESS TRUST OF INDIA
WASHINGTON

U.S. President-elect Joe Biden has nominated at least 20 Indian-Americans, including 13 women, to key positions in his incoming administration, a record for the small ethnic community that constitutes one per cent of America's population.

As many as 17 of them would be part of the Biden administration in the powerful White House complex.

The January 20th inauguration, where Mr. Biden, 78, would be sworn in as the 46th President of the U.S., is already historic as it is for the first time ever that a woman, Kamala Harris, would be sworn as the Vice-President of the country. Ms. Harris, 56, is also the first ever Indian-origin and African-American to be sworn in as the Vice-President of the U.S.

It is also for the first time ever that so many Indian-Americans have been roped into a presidential administration ever before the inauguration. Mr. Biden, a Democrat, is still quite far away from filling all the positions in his administration.

Topping the list is Neera Tanden, who has been nominated as Director of the White House Office of Management and Budget and Dr. Vivek Murthy, who has been nominated as the U.S. Surgeon General.

Vanita Gupta has been nominated as Associate Attorney General Department of Justice, and on Saturday, Mr. Biden nominated former foreign service official Uzra Zeya as the Under Secretary of State for Civilian Security, Democracy and Human Rights.

"The dedication that the

Indian-American community has shown to public service over the years has been recognised in a big way at the very start of this administration! I am particularly pleased that the overwhelming majority are women. Our community has truly arrived in serving the nation," India's ambassador to the U.S. Rangaiah said.

Mala Adiga has been appointed as Policy Director to the future First Lady Dr. Jill Biden and Garima Verma would be the Digital Director of the Office of the First Lady, while Sabrina Singh has been named as the White House Deputy Press Secretary.

Kashmir connect For the first time, the Indian-Americans nominated for Biden administration include two who trace their roots to Kashmir: Aisha Shah, who

has been named as Partnership Manager at the White House Office of Digital Strategy and Sameera Fazili, who would occupy the key position of Deputy Director at the US National Economic Council (NEC) in the White House.

White House National Economic Council also has another Indian-American, Bharat Ramamurti, as Deputy Director of the Office of Presidential Personnel.

Among Mr. Biden's inner circle is his top confidant for years Vinay Reddy, who has been named as Director of Speechwriting. Young Vedant Patel is all

Gautam Raghavan, who served at the White House in the previous Obama administration returns to the White House as Deputy Director of the Office of Presidential Personnel.

Young Vedant Patel is all

set to occupy a seat in the White House lower press, behind the briefing room, as Assistant Press Secretary to the President. He is only the third-ever Indian American to be part of the White House press shop.

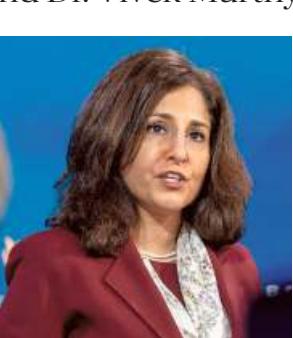
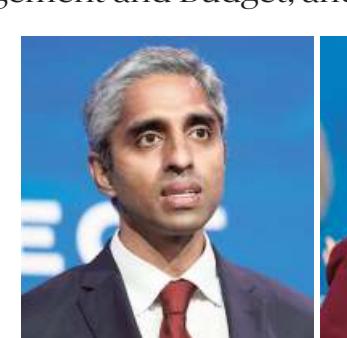
Three Indian-Americans have made their way to the crucial National Security Council of the White House, thus leaving a permanent imprint on the country's foreign policy and national security.

They are Tarun Chhabra: Senior Director for Technology and National Security, Sumona Guha, Senior Director for South Asia, Shanthi Kalathil: Coordinator for Domestic Policy Advisor to the Vice-President and Bangladesh-American Zayn Sidique as Senior Adviser to the White House Deputy Chief of Staff.

Biden had indicated that he would rope in a large number of Indian-Americans.

Biden's promise "As President, I'll also continue to rely on Indian-American diaspora that keeps our two nations together, as I have throughout my career," Mr. Biden said in an address during an Independence Day event on August 15, 2020.

"My constituents in Delaware, my staff in the Senate... which had more Indian-Americans than any other administration in the history of this country and this campaign with Indian Americans at senior levels, which of course includes the top of the heap, our dear friend (Harris) who will be the first Indian-American Vice-President in the history of America," Mr. Biden had said in his address.



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ASK US



N. SREE KANTH

Q. I am a 64-year-old retired bank employee-cum-pensioner. My spouse (59) is a housewife with nil income. My total income for FY2019-2020 is ₹10.70 lakh. My net taxable income is ₹8.14 lakh after various deductions.

The following is extended to retirees by my erstwhile employer :

- 1) ₹4,700 as reimbursement towards Mediclaim policy premium (Though my actual premium paid is ₹12,000)
 - 2) ₹4,000 in medical aid
 - 3) ₹3,500 for annual health check up for self and spouse against submission of bills (Not treated as taxable income by my bank)
- All along I have been claiming only Mediclaim premium (less ₹4,700 reimbursed by the bank) under Sec 80 D.

I have the following queries:

- 1) I have been spending about ₹2,000 - ₹2,500 p.m. towards cost of medicines. We both do not suffer from any specified diseases as per Income Tax Rules. Can I claim relief for the pharmacy bills amounting to ₹30,000 under medical expenses as per Sec 80 D? Also, I have been incurring regular expenses towards doctor's fee for regular check-ups and diagnostics such as x-rays
- 2) Can I claim ₹5,000 relief under preventive health check-up under Sec 80 D?

N. SUNDARESAN

A. (Reply to Query 1) Under Section 80D, only those senior citizens who do not have any health insurance policy in force in their names are allowed to avail deduction for the medical expenses incurred by them. As you already have a health insurance policy, you are not eligible for claiming expenses incurred for medical purposes. It does not depend on the benefits offered by your health insurance policy.

Reply to Query 2

An amount spent towards preventive health check-ups can be claimed up to ₹5,000 subject to the overall limits as provided under Section 80D. Your former employer is treating the amount paid to you and your spouse as reimbursement as the amount disbursed to you is not being added to your total income. Hence, any amount spent over and above ₹3,500 (received from your former employer) can be claimed as deduction for the purpose of preventive health check-up subject to maximum limit of ₹5,000 and overall limits as provided.

Q. My parents-in-law, both senior citizens, are joint holders of some FDs with a nationalised bank. My father-in-law expired last year. We were advised to continue the FDs in the current format as they were begun when interest rates were higher. However, when we attempted to submit Form 15-H for the current financial year, we were informed that it would not be possible as the first holder had died. The options given to us were to either continue the FDs till maturity and have the TDS deducted or close the FDs, make fresh deposits solely in my mother-in-law's name and accept the lower interest rates. While my mother-in-law has a PAN, she has never submitted an ITR and her annual income is below ₹4 lakh. Is there any way out?

SUJAYA

A. Banks are required to deduct TDS once the interest pay out exceeds a certain limit. Your 26AS will reflect the amount of interest credited and the amount of corresponding TDS. Respective ITR is to be filed in order to claim the TDS deducted.

If the total income, including the interest received from bank, is below the basic exemption limit (₹5 lakh for assesses aged 80 and above), refund of the TDS so deducted can be claimed. As long as the income received from all sources, including the bank interest, is properly disclosed in the correct ITR (as applicable in your case) there should not be any problem irrespective of the age of the assessee.

(The author is partner, GSS Associates, Chartered Accountants, Chennai)

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

LOOSE CHANGE

RAVIKANTH



"Oh, yes, I've always found chess easy to play. There are no bulls and bears, you see!"

WINNER'S CURSE — when luck overtakes skill

With markets on a roll, investors must exercise caution as the path to riches is riddled with potholes

G. R. BALAJI

When we have success in our lives, we tend to attribute that success to skill or hard work. When we fail, we attribute it to bad luck. Sounds familiar?

I know I do this all the time. It is easier than admitting that there was some luck involved in our wins and a lack of skill in our losses, says Michael Mauboussin.

A key differentiator for long-term success in investing is understanding outcomes based on the role of skill versus luck. Investing is more of science combined with art, where the end outcome is a function of luck and skill. In the short term, though, luck plays a crucial role due to market timing.

During the eight months ended November, as an economy, we added, roughly, a record 76 lakh demat accounts. And all those investors experienced tremendous tailwinds in terms of market performance in the last nine months, during which the Nifty's return stood at about 62%. More than 148 stocks in the BSE 500 delivered more than 100% returns during the period.

Since the success ratio is materially higher than the historical average, the investor will be wise enough to spend time to

understand it better from the perspective of skill and luck.

Skill versus luck

The first test of investment success is to see whether the returns are generated due to fundamentals, which is skill, or, due to rerating at least in the short term, which is more of luck than skill.

Divide the stock's returns by growth in fundamentals – proxy is PAT growth – and see what percentage is from fundamentals.

The balance is from rerating, which is not a sustainable factor in the long term. For example, if the stock price moved from 100 to 200 in the last nine months, where the actual growth in PAT was only 20%, then the balance 80% was due to valuation rerating. Since we had a huge drop in the market in March following COVID-19 and a subsequent rise, it's best to remember that multiples expansion has its limits.

Understanding base rate

The new investor experience in

the last nine months is nothing short of a dream market where any stock you purchased, irrespective of the fundamentals, actually did exceedingly well.

Out of the BSE 500, 400-plus stocks delivered more than 35% in terms of absolute returns in the nine-month period versus the average long-term Nifty index return of about 10-11% CAGR and 6% annual fixed-deposit return.

Investors are best advised to tone down the return expectation as historically, the median nine-month rolling return is about 8%, the highest about 112% and the lowest, a negative 51%.

On a nine-month rolling return basis, approximately a third of the time, the Nifty return has been negative in the last 20 years. The latest return is clearly an outlier and not normal.



The first test of investment success is to see whether the returns are generated due to fundamentals or, due to rerating at least in the short term

been a very volatile stock in the past. Earmark them so that when the tide turns, you will be able to quickly take appropriate action in a timely manner to keep your profit that you have made in last nine months

Risks to avoid

Risk 1: Poor governance or balance sheet. Check for companies with weak balance sheets or governance structures and try to sell them.

Avoid buying them, even though the stock might look cheap as prices implode during market panic, creating huge volatility. During March 2020 correction, we had seen how prices of companies with weak balance sheet structure imploded versus the broader index.

Risk 2: High expectation risk. The future performance of a stock is a function of execution of the business versus expectation which is already priced into the stock. Higher the expectation, higher the bar

for the firm to perform and deliver decent returns.

Between FY02-07, HUL had delivered negative return and underperformed the Nifty by 280%. The difference in expectation and execution of business led to poor performance of the stock. Similarly, Reliance Industries underperformed Nifty for a five-year period ending 2014. Reduce exposure to stocks in a systematic way where you believe the expectation is running ahead of fundamentals.

Risk 3: When the initial thesis of buying a stock is not playing out as expected, then re-evaluate the thesis and check if there is still merit in holding the stock. Unless you are comfortable with your thesis based on execution, it becomes very difficult to hold on to stocks when the market drops as you are internally not convinced about the investment thesis. To end, it's time to control risk at stock and portfolio level and view opportunity through a risk-adjusted return lens to enjoy sustainable and profitable investing.

(The author is head of research and co-fund manager at iThought Financial Consulting)

COVER NOTE: VACCINATION

Planning for the preventable

Vaccination, inoculation procedures are usually not covered by health insurers

K. NITYA KALYANI

If immunisation is insurance against disease, what about insurance for immunisation? I just checked my policy and immunisation procedures such as vaccination and inoculation are expressly excluded. Some policies exclude them except after a bite, as in the case of rabies.

To be fair, it is a hospitalisation policy and does not cover out-patient procedures but listed day-care procedures. Even those have initial waiting periods before coverage kicks in.

Many general insurance companies offer vaccination cover only as part of maternity benefits under the hospitalisation policy. Vaccination expenses for the new-born, up to a limit, typically ₹10,000, is covered under the policy.

So, what does one do? If your company offers vaccinations as an add-on cover, it makes sense to opt for it. There could be a waiting time for you to become eligible. If you are buying health insurance anew, you can try to buy a policy that offers this as part of the basic cover and there are options available and here, you can claim immediately when the policy com-



Cover your shot: One must try to buy a health policy that offers vaccination as part of the basic cover. • GETTYIMAGES/ISTOCK

mences for some types of vaccines.

When it is a part of the basic cover, the premium is built in and there is a separate limit for immunisation costs so it does not cut into your sum assured. Fortunately, claim for vaccination will also not affect your no-claim bonus.

Insurance for immunisation is not so much a COVID-19 vaccination requirement, because

clarity is yet to emerge on it being free or otherwise.

But the thing is, we have largely forgotten vaccinations after that dreaded painful shot in our school days that gave us fever and an ugly scar. Only a few of us have taken adult vaccinations for Hepatitis, typhoid or rabies and fewer still have had even annual flu shots. Exceptions may be when visa applications require it or we become

clarified on it being free or otherwise.

concerned after a conversation with our doctor.

Jabs for children

Vaccinations for children has become universal only recently in India and it's been quite an achievement to get rid of small pox, whooping cough, polio and that ilk of heart-rending childhood afflictions.

In the same breath, let us see an often-forgotten perk in your hospitalisation policies. Once in block of a certain number of claim free years, your insurance company will pay for your preventive health check. There is an upper limit, usually pegged to your sum assured, and it will defray your expenses partially at least. Availing this too will not affect your no-claim bonus.

Of course, a preventive health check benefits both you and your insurer as you can take corrective measures and save yourself major health problems in the future and save them a claim.

They should start approaching vaccination also similarly as the benefits will only be larger!

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

However, if the bill amount exceeds ₹1 lakh, then the insurer will be liable to pay only ₹1 lakh and the remainder will have to be borne by the policyholder.

The idea behind this concept is the compensation should not lead to a monetary benefit to the policyholder and only the amount that is equal to the actual loss suffered should be paid to him. This is why the cover in non-life insurance policies is known as the sum insured.

What is sum insured?

■ Non-life insurance policies, such as motor, home and health, which work on the principle of indemnity offer an amount called sum insured.

Indemnity refers to the compensation that insurer pays for any loss, damage, or injury. These policies provide coverage only for the losses due to any damage that happens to the insured asset.

For instance, an individual buys a health insurance policy that offers a sum insured of ₹1 lakh. Now, in case of the insured person's hospitalisation, any bill amounting to less than ₹1 lakh will be entirely paid by the insurance company.

(Sourced from Policybazaar.com)

BLACK BOARD: INSURANCE TERMS

Is 'sum assured' the same as 'sum insured'?

'Sum insured' and 'sum assured' are among the fundamental terms an individual essentially needs to understand before choosing a life insurance plan. The two terms are the basis on which a plan is evaluated.

Though a novice may interpret the two to mean the same, the actual meanings are significantly different. While sum assured refers to the benefit, sum insured is the reimbursement of insured loss.

What is sum assured?

■ Sum assured is a pre-decided amount that the insurance company pays to the policyholder when the insured event takes place.

For example, when you buy a life insurance policy, the insurer guarantees to pay a sum assured to the nominee in case of the insured person's demise. It is the sum assured that determines the amount of premium payable by the policyholder to the insurer. Typically, life insurance plans offer sum assured and non-life insurance policies sum insured.

(Source: www.policybazaar.com)

Life insurance term plan premium

Male: 30 Years, Sum Insured- ₹1 crore, Cover up to- 70 Years

Insurance company	Plan name	Maximum cover Up to (Years)	Annual premium (₹)(Male)
Aditya Birla Capital	Life Shield Plan	85	12,998
Aegon Life	iTerm Insurance Plan	100	9,114
Bajaj Allianz	Smart Protect Goal	85	10,911
Bharti AXA	Premier Protect Plan	75	11,092*
Canara HSBC OBC	iSelect Star Term Plan	99	11,605
HDFC Life	Click2Protect Plus	85	12,601
ICICI Prudential	iProtect Smart	99	15,628
India First Life	e-Term Plan	80	8,260
Kotak Life Insurance	Kotak e-Term Plan	75	9,558
Max Life insurance	Smart Term Plan	85	11,800**
PNB Met Life	Mera Term Plan Plus	99	12,272
Reliance Nippon Life	Digi Term	80	11,012
SBI Life	eShield	80	15,070
TATA AIA Life	Maha Raksha Supreme	100	12,980

*Bharti AXA coverage upto 65 yrs for age 30 yrs | **Max Life offers additional 5% discount for first year

Health insurance premium

Insurer name	Key features	Plan names	Premium (₹)	Insurer name	Key features	Plan names	Premium (₹)
Care Health	Day Care Treat						

Washington and Shardul put Youth Brigade's mettle on display

Defy Australian pacers to put India back on even terms in deciding Test; Hazlewood scalps five

INDIA IN AUS

AGENCE FRANCE-PRESSE
BRISBANE

A pair of unlikely third-day batting heroes on Sunday gave India a fighting chance of securing the draw it needs in the fourth Test to retain the Border-Gavaskar Trophy.

Debutant Washington Sundar and Shardul Thakur, in just his second Test, put on 123 for the seventh wicket – a record for India at the Gabba – taking their team from a precarious 186 for seven to 309 before Shardul was bowled by Pat Cummins for 67.

Guiding the tail

Washington batted well with the tail until he guided a Mitchell Starc short ball to Cameron Green at gully after making 62.

By the time Mohammad Siraj was bowled by Josh Hazlewood, giving him figures of five for 57, India had reached 336, only 33 runs behind Australia's first innings total of 369.

Australia openers Marcus Harris and David Warner survived six testing overs as Australia finished the third day on 21 without loss, a lead of 54 runs. Washington and Shardul smashed the previous seventh-wicket record



Presenting his credentials: Washington showed equanimity while rebuilding the innings. • AFP

of 58 for India at the Gabba, set by Kapil Dev and Manoj Prabhakar in 1991.

India began the extended morning session on 62 for two, with Cheteshwar Pujara and Ajinkya Rahane at the crease. Both men looked to keep the scoreboard ticking, in contrast to Saturday afternoon, where they were more intent on survival.

They saw off Starc and Cummins, but Hazlewood was introduced into the attack and produced a brilliant over which led to Pujara's downfall. Hazlewood had

Pujara in trouble when a short ball followed him as he tried to evade it, the ball hitting his glove and falling short of Cameron Green at gully.

But two deliveries later Hazlewood got a ball to angle in and straighten, forcing Pujara to nick behind.

Rahane and Mayank Agarwal steadied the ship with the lunch break in sight, Rahane couldn't resist playing at a wide ball from Starc and edged to Matthew Wade at fourth slip.

The Indians began the second session at 161 for four with Mayank and Rishabh Pant at the crease. Both fell to injudicious shots. Mayank slashed at a wide delivery from Cummins to fall for 38, caught at second slip by Steve Smith. Pant did the same to Hazlewood, only to be caught at gully by Green for 23.

At that stage Australia was in command, but Washington and Shardul had other ideas and defied the attack with a mixture of solid defence and attractive stroke-making.

SCOREBOARD

AUSTRALIA – 1ST INNINGS

369.

INDIA – 1ST INNINGS

Rohit Sharma c Starc b Lyon 44 (74b, 6x4), Shubman Gill c Smith b Cummins 7 (15b, 1x4), Cheteshwar Pujara c Paine b Hazlewood 25 (94b, 2x4), Ajinkya Rahane c Wade b Starc 37 (93b, 3x4), Mayank Agarwal c Smith b Hazlewood 38 (75b, 3x4, 1x6), Rishabh Pant c Green b Hazlewood 23 (29b, 2x4), Washington Sundar c Green b Starc 62 (144b, 7x4, 1x6), Shardul Thakur b Cummins 67 (115b, 9x4, 2x6), Navdeep Saini c Smith b Hazlewood 5 (14b, 1x4), Mohammed Siraj b Hazlewood 13 (10b, 2x4), T. Natarajan (not out) 1 (9b); Extras (b-5, lb-7, nb-2); 14; Total (in 111.4 overs): 336.

FALL OF WICKETS

1-11 (Gill, 6.2 overs), 2-60 (Rohit, 19.5), 3-105 (Pujara, 38.5), 4-144 (Rahane, 54.6), 5-161 (Mayank, 60.2), 6-186 (Pant, 66.3), 7-309 (Shardul, 102.3), 8-320 (Saini, 107.4), 9-328 (Washington, 108.5).

AUSTRALIA BOWLING

Starc 23-3-88-2, Hazlewood 24.4-6-57-5, Cummins 27-5-94-2, Green 8-1-20-0, Lyon 28-9-65-1, Labuschagne 1-1-0.

AUSTRALIA – 2ND INNINGS

Marcus Harris (batting) 1 (14b), David Warner (batting) 20 (22b, 3x4); Total (for no loss in six overs): 21.

INDIA BOWLING

Siraj 2-1-12-0, Natarajan 3-0-6-0, Washington 1-0-3-0.

Am no bunny with the bat: Shardul

S. DIPAK RAGAV

Shardul Thakur may have looked like an unlikely hero on Sunday after top-scoring with 67 and helping India salvage the situation, but the Mumbai pacer said he was always confident of his batting abilities and was prepared for such a moment.

"I have some batting talent. Whenever the throw-down specialists are available, I practise. These are the moments you train and wait for and you could do something for the team," said Shardul, who along with Washington Sundar added 123 for the seventh wicket.

Commenting on what the duo discussed, Shardul said, "The idea was to spend some time. We knew their bowlers were tiring a bit. So it was a matter of hanging in there for one hour. We knew we would be on top."

"When one was playing a rash shot, the other would immediately speak and try to stick to basics," he added.

Letting the game slip

Meanwhile, Australia pacer Josh Hazlewood, who starred with a five-wicket haul, credited Shardul and Washington, and felt the home team had let the game slip away.



Practice pays: The time Shardul Thakur spent honing his batting came in handy on Sunday. • AFP

over. Credit to him (Shardul). We missed our marking a bit in that little period. Probably bowled a touch short and a bit wide here and there," said Hazlewood.

The 30-year-old said David Warner will hold the key on day four and would determine how soon Australia can force a declaration to give it enough time to push for a win.

"It depends on the weather as well. A bit of rain [is] forecast in the afternoon on both days. We will bat normally for the first two sessions and see where we are."

Sri Lanka strikes but England on top

ENGLAND IN SL

AGENCE FRANCE-PRESSE
GALLE

Sri Lanka rattled England with three quick wickets late on the fourth day of the first

Test here on Sunday, but the visitors remained favourites to win the match with just 36 more runs needed and seven wickets in hand.

Left-arm spinner Jack Leach finished with five for 122.

England was expected to

comfortably close in on a victory after Sri Lanka finished with 359 in its second innings, leaving the visitors needing only 74 to win.

Angelo Mathews struck 71, his 36th half-century in Tests, to hold fort at one end after opener Lahiru Thirimanne made 111.

Left-arm spinner Jack Leach finished with five for 122.

SCOREBOARD

Sri Lanka – 1st innings

135.

England – 1st innings

421.

Sri Lanka – 2nd innings

K. Perera c Leach b Curran 62, L. Thirimanne c Buttler b Curran 62, K. Mendis c Buttler b Leach 15, L. Embuldeniya c Sibley b Bess 0, A. Mathews c Root b Leach 71, D. Chandimal c Root b Bess 20, N. Dickwella c Buttler b Bess 29, D. Shanaka b Leach 4, D. Silva c Root b Leach 12, D. Perera c Buttler b Leach 24, A. Fernando (not out) 0; Extras (b-7, lb-1, nb-3): 11; Total (in 136.5 overs): 359.

Fall of wickets

1-101, 2-155, 3-

158, 4-210, 5-243, 6-291, 7-

England bowling

Broad 17-11

14-0, Curran 11-1-37-2, Bess 33-4-100-3, Wood 21-5-49-0,

Leach 41.5-6-122-5, Root 11-19-0, Lawrence 2-0-10-0.

England – 2nd innings

Z. Crawley c Mendis b Embuldeniya 8, D. Sibley b Embuldeniya 2, J. Bairstow (batting) 11, J. Root run out 1, D. Lawrence (batting) 7; Extras (lb -9): 9; Total (for three wkts. in 15 overs): 38.

Fall of wickets

1-3, 2-12, 3-14.

Sri Lanka bowling

Embodeniya 8-3-13-2, D. Perera 7-1-16-0.

Chandrasekhar hospitalised

SPORTS REPORTER
BENGALURU

Former India cricketer B.S. Chandrasekhar has been hospitalised following a health scare here on Sunday.

According to hospital sources, the spin legend's health is being closely monitored.

United stays top after stalemate

Liverpool lacks the cutting edge; Spurs overwhelm Sheffield

EURO LEAGUES

AGENCE FRANCE-PRESSE
LONDON

Manchester United held onto top spot in the Premier League after grinding out a dour 0-0 draw at title rival Liverpool, while Tangy Ndombele's stunning strike sealed Tottenham's 3-1 win at Sheffield United on Sunday. Ole Gunnar Solskjær's side had the better chances in a strangely subdued clash between two of English football's bitterest rivals.

Liverpool goalkeeper Alisson Becker saved well from Bruno Fernandes and Paul Pogba in the second half, but neither side deserved to win.

United is three points clear of third-placed Liverpool and two ahead of second-placed Leicester.

Jürgen Klopp's team has



Crucial block: Liverpool had goalkeeper Alisson Becker to thank for as he effected two saves, including this one off Manchester United's Paul Pogba. • AFP

Podium finish for Team MRF

ARCTIC LAPLAND RALLY

SPORTS BUREAU
ROVANIEMI (FINLAND)

Team MRF Tyres' Emil Lindholm and Mikael Korhonen took third place in the Arctic Lapland Rally, a round of the Finnish National Championship, here on Saturday.

The final day started with a 42km test with temperatures dipping to -8 degrees Celsius and loose snow making the conditions quite tough.

Both the Team MRF Tyres' crews tamed the conditions, with Lindholm and Korhonen finishing second in the stage, five seconds off the winner Juha Salo & Mikko Markkula.

The final three stages



Good show: Team MRF Tyres' Emil Lindholm and Mikael Korhonen strike a pose after finishing third in the Arctic Lapland Rally. • SPECIAL ARRANGEMENT

were also tough making the conditions unpredictable. Despite this, Lindholm & Korhonen got a second and two fourth-place places to

SHORT TAKES

Bopanna forced into isolation

MELBOURNE

Doubles star Rohan Bopanna was among 25 players forced into a hard quarantine after a fellow passenger on a charter flight from Doha tested positive for COVID-19.

Bopanna cannot leave his hotel room for 12 more days and until medically cleared.

Harikrishna held

NEW DELHI

P. Harikrishna missed out on a win against Maxime Vachier-Lagrave in the first round of Tata Steel Masters chess tournament in the Dutch town of De Moriaan.

Other results (first round):

Magnus Carlsen (Nor) bt Alireza Firouzja (FIDE); Fabiano Caruana (USA) drew with Jorden Van Foreest (Ned).

Harden debuts in style for Nets

LOS ANGELES

Kevin Durant scored a season-high 42 points as the James Harden-era began for Brooklyn Nets with a triple double and a 122-115 NBA victory over Orlando Magic on Saturday. Harden finished with 32 points, 14 assists and 12 rebounds in his debut.

The results:

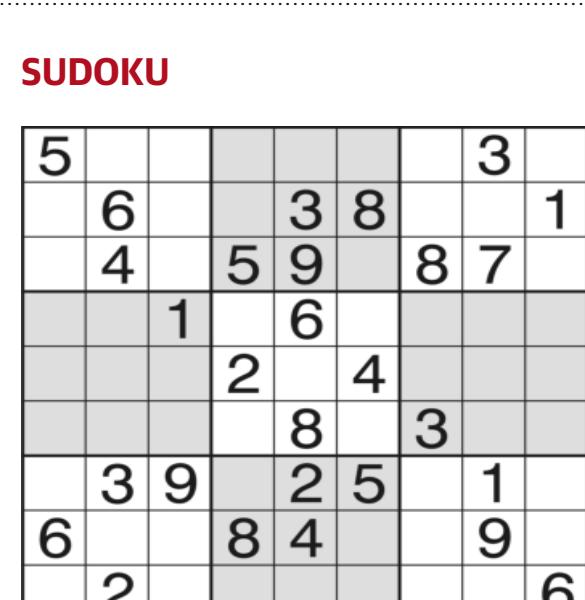
Toronto Raptors bt Charlotte Hornets 116-113; Memphis Grizzlies bt Philadelphia 76ers 106-104.

Zango sets indoor triple jump World record

PARIS

Burkina Faso's Hugues Zango set a new World indoor triple jump record at the Meeting d'Aubiere, leaping 18.07 metres to eclipse his coach Teddy Tamgho's record of 17.92m. AFP

SUDOKU



Solution to puzzle 13146

GITANO THAN KYO U



Solution to yesterday's Sudoku

TV PICKS

Australia v India: Fourth Test, fourth day, Sony Ten 1, 3 & Sony Six (SD & HD), 5 a.m.

Sri Lanka v England: First Test, Sony Ten 2 (SD & HD), 10 a.m.

Syed Mushtaq Ali Trophy: Star Sports 1 (SD & HD), Noon & 7 p.m.

ISL: Star Sports 2 (SD & HD) & Star Sports 3, 7.30 p.m.

IN BRIEF

Jimmy Neesham undergoes surgery

Wellington
New Zealand all-rounder Jimmy Neesham has undergone surgery to treat a compound dislocation on his left ring finger. The surgery was performed on Saturday night and he has a splint on, will be reviewed by a hand specialist in a week's time.

Ruvik and Vivaan shine in Sonnet's win

New Delhi
Four wickets by Ruvik Malhotra and a 60-run knock by Vivaan Jindal helped Sonnet Club beat RVS Academy by six wickets in the Bal Bhawan Premier League. **The scores:** RVS Academy 140 in 32.4 overs (Ankit Kumar 47, Tushar Kumar 47, Ruvik Malhotra 4/13) lost to Sonnet Club 144/4 in 37.1 overs (Vivaan Jindal 60).

Haryana's run continues

Rohit and Tewatia combine to dash Delhi's hopes

MUSHTAQ ALI

SPECIAL CORRESPONDENT

MUMBAI

Rahul Tewatia (31 n.o., 16b, 3x4, 2x6) and Rohit Sharma (48 n.o., 2lb, 2x4, 3x6) combined to help Haryana maintain its winning streak in Group E of the Syed Mushtaq Ali Trophy tournament.

Riding on the duo's unbroken 78-run partnership for the sixth wicket off just 34 balls, Haryana made a meal of the target of 183 set by Delhi at the Wankhede Stadium on Sunday night.

The five-wicket win, with 10 balls in hand, means Mohit Sharma's men have one foot in the quarterfinals.

Shikhar Dhawan-led Delhi, on the other hand, will have to return home after the concluding group fixtures on Tuesday.

Left reeling

When off-spinner Lalit Yadav struck thrice in nine balls in the middle overs, leaving Haryana reeling at 105 for five, Delhi would have hoped of keeping its campaign alive.

However, Rohit and Tewa-



Rohit Sharma. ■ TWITTER/BCCI

off the last two balls of the over. The duo's pyrotechnics meant Nitish Rana's (66, 34b, 11x4, 2x6) sensational knock went in vain.

Laying the foundation

Not only did he resurrect Delhi after Dhawan was cleaned up by his counterpart in the first over, but also stitched together a 103-run partnership with opener Hiten Dalal (49, 4lb, 3x4, 3x6) to lay a foundation for the big-hitters.

Anuj Rawat and Lalit Yadav did just that as Delhi added almost 60 runs in the last six overs.

Monday's matches

■ **Elite A (Bengaluru):** J&K vs Railways; Punjab vs Tripura; Uttar Pradesh vs Karnataka, all at noon.

■ **Elite B (Kolkata):** Odisha vs Assam; Jharkhand vs Hyderabad, both at noon; Tamil Nadu vs Bengal, 7 p.m.

■ **Elite C (Vadodara):** Gujarat vs Baroda; Chhattisgarh vs Uttarakhand; Himachal vs Maharashtra, all at noon.

SUNDAY'S SCORES

Elite D (Indore): Goa 154/7 in 20 overs (Eknath Kerkar 38, Suyash Prabhudesai 35, Ravi Bishnoi 3/26) bt Rajasthan 117 in 19.3 overs (Vijesh Prabhudesai 3/28).

Saurashtra 180/4 in 20 overs (Samarth Vyas 66 n.o., Prerak Mankad 57) lost to Madhya Pradesh 181/4 in 19 overs (Venkatesh Iyer 88 n.o., Rajat Patidar 52).

Vidarbha 150/7 in 20 overs (Yash Rathod 36, Varun Choudhary 3/31) lost to Services 153/2 in 17.2 overs (Lakan Singh 66, Rahul Singh 55 n.o.).

Elite E (Mumbai): Manipur 105/8 in 20 overs (Amod Yadav 4/17)

in 19 overs (Santha Moorthy 5/20) lost to Pondicherry 95/4 in 19 overs.

Kerala 112/4 in 20 overs (Sachin Baby 51 n.o.) lost to Andhra 113/4 in 17.1 overs (Ashwin Hebbar 48, Ambati Rayudu 38 n.o.).

Delhi 182/4 in 20 overs (Hitendra Dalal 49, Nitish Rana 66, Anuj Rawat 34 n.o.) lost to Haryana 183/5 in 18.2 overs (Chaitanya Bishnoi 35, Shivam Chauhan 32, Rohit Sharma 48 n.o., Rahul Tewatia 31 n.o., Lalit Yadav 3/38).

Plate (Chennai): Manipur 105/8 in 20 overs (Amod Yadav 4/17)

lost to Bihar 107/1 in 17.1 overs (Shasheem Rathour 60 n.o., Babul Kumar 31 n.o.).

Arunachal 84/8 in 20 overs (Akshilesh Sahani 41 n.o.) lost to Meghalaya 88/1 in 14.5 overs (D.B. Ravi Teja 36 n.o.).

Chandigarh 204/6 in 20 overs (Shivam Bhamori 75, Bipul Sharma 42) bt Sikkim 73/4 in 20 overs (Varun Sood 34 n.o.); Nagaland 178/6 in 20 overs (Shrikant Mundhe 32, Rongsen Jonathan 51, Chetan Bist 101 in 191 overs (Lalhmangaiha 39, Nagaho Chisi 3/12, Khrievito Kense 3/16).

A first win in eight for NEUFC

ISL 2020-21

SPORTS BUREAU

A shutosh Mehta's first goal in the Indian Super League and Deshorn Brown's strike on debut saw NorthEast United FC (NEUFC) earn a 2-1 win over Jamshedpur FC (JFC) at the Tilak Maidan Stadium in Vasco on Sunday.

NEUFC, winning for the first time in eight games, climbs to the fifth spot with 15 points from 12 games while Jamshedpur slips to eighth.

Super sub

Super sub Ishan Pandita's opportunistic strike enabled FC Goa to pull off a 1-1 draw against ATK Mohun Bagan in an Indian Super League match at the Fatorda Stadium.

Edu Garcia's goal off a free kick had put Mohun Bagan in the lead.

The results (qualifying event third and final round): Boys: Ronin Lotlikar bt Rishi Jalota 6-1, 6-2; Manas Dhamne bt Agriya Yadav 2-6, 7-6(6)-6-1; Aryan Shah bt Raghav Harsh 6-2, 5-7, 7-5; Sarthak Gandhi bt Deep Munin 6-2, 6-3.

Girls: Sanjana Devineni bt Riya Sachdeva 6-4, 6-2; Janani Ramesh bt Harnoor Sidhu 6-1, 7-6(5); Anjali Rathi bt Lakshmi Prabha 6-1, 7-6(4); Shruti Ahlawat bt Ruma Gaikaiwari 6-3, 6-3.

Monday's match: Chennaiyin vs East Bengal (7.30 p.m.).

Gurpreet, Niveditha reign

SHOOTING

KAMESH SRINIVASAN

NEW DELHI

Olympian Gurpreet Singh beat Neeraj Kumar by one point in the men's 25-metre rapid fire pistol event in the National shooting selection trials at the Dr. Karni Singh Range on Sunday.

Gurpreet had topped qualification with 580 before clinching the low-scoring final with 21 points. Shivaam Shukla was third, while Harpreet Singh, Anirudh Singh Rana and Udhayveer Sidhu finished fourth to sixth respectively.

In the newly introduced women's rapid fire pistol event, Niveditha Nair topped with 540, beating Abhidnya Patil by one point. Olympian Annu Raj Singh was third after being tied on 533 with Neha.

The National Rifle Association of India (NRAI) is conducting the rapid fire pistol event for women, without any final, as it would be fielding a mixed team in the World Cups.

Quite thoughtfully, the national federation has also stopped the three shooters – Rahi Sarnobat, Manu Bhaker and Chinki Yadav in the fray for the Olympics in women's sports pistol – from competing in the new event.

The results:

25m rapid fire pistol: Men: 1. Gurpreet Singh 21 (580); 2. Neeraj Kumar 20 (577); 3. Shivaam Shukla 17 (571).

Women: 1. Niveditha Nair 540; 2. Abhidnya Patil 539; 3. Annu Raj Singh 533.

It's Forever Splendour vs. Ashwa Bravo

HYDERABAD: Forever Splendour and Ashwa Bravo should fight out the finish of the HRC Golconda 2000 Guineas (Gr. 2), the stellar attraction of Monday's (Jan. 18) races. There will be no false rails.

1 CYNDY PLATE (DIV. II) (1,400m), rated 20 to 45 (Cat. III), 12.55 p.m.: 1. Alliston (6) Abhay Singh 60, 2. Mark My Day (9) B.R. Kumar 58, 3. Arbosella (5) Surya Prakash 56.5, 4. Just Incredible (8) Ajeeth Kumar 56.5, 5. Promise of happiness (4) Kiran Naidu 55.5, 6. Polomsky (II) Ashad Asbar 53, 7. Blickfang (1) Akshay Kumar 52.5, 8. Turf Monarch (2) Kuldeep Singh 52.5, 9. Destined To Be (10) Gaddam 52, 10. Blue Cruise (12) R.S. Jodha 51.5, 11. Lightning Fairy (7) R. Manish 51.5 and 12. Super Act (3) Santosh Raj N R 50.5.

In the newly introduced women's rapid fire pistol event, Niveditha Nair topped with 540, beating Abhidnya Patil by one point. Olympian Annu Raj Singh was third after being tied on 533 with Neha.

2 STARRY SCENE PLATE (1,100m), rated 20 to 45 (Cat. III), 1.25: 1. Bedford (2) Kiran Naidu 60, 2. Aibak (3) Mukesh Kumar 58.5, 3. Different (7) Srinath 56.5, 4. Elegant Stroke (4) B.R. Kumar 56.5, 5. India Gate (10) R. Manish 56, 6. Kapell Bruke (13) G. Naresh 56, 7. Royal Green (5) Ajit Singh 55.5, 8. Win Vision (12) Sandesh 55.5, 9. Beauty On Parade (8) Akshay Kumar 55, 10. Fantastic Show (Ex. Queen Of Love) (6) Ashad Asbar 55, 11. Greek Soul (14) Santosh Raj N R 54.5, 12. Break The Ice (1) C.P. Bopanna 54, 13. Farmville (9) Ajeeth Kumar 54 and 14. Fleur (11) Surya Prakash 54.

1. WIN VISION, 2. DIFFERENT, 3. FARMVILLE

3 GLOBAL STUD MILLION (1,200m), 3-y-o only, 1.55: 1. Ashwa Jauhar (3) Suraj Narredu 56, 2. Ashwa Raudee (7) Trevor 56, 3. Falcon Edge (1) Akshay Kumar 56, 4. Greek's Ace (2) Mukesh Kumar 56, 5. Indie (4) Sandesh 56, 6. Kingston (6) B.R. Kumar 52, 7. Knotty Dancer (8) Zervan 52, 8. Proud (9) Ashad Asbar 52 and 9. New Look (5) Ajit Singh 50.5.

1. ASHWA RAUDEE, 2. ASHWA JAUHAR, 3. FALCON EDGE

4 CYNDY PLATE (DIV. II) (1,400m), rated 20 to 45 (Cat. III), 2. 30: 1. Ulysses (2) Mukesh Kumar 60, 2. Angel Tesoro (9) Abhay Singh 58.5, 3. Tiger Of The Sea (5) Surya Prakash 57, 4. Trump Star (10) B.R. Kumar 56.5, 5. Lagos (8) Akshay Kumar 55, 6. Unstoppable (4) R. Manish 54.5, 7. Red River (6) C.P. Bopanna 53.5, 8. Tapatio (12) Kuldeep Singh 53.5, 9. Bravo (1) Ashad Asbar 51.5, 10. Thunder Road (11) Ajit Singh 51.5, 11. Diesis Dream (3) Ajeeth Kumar 50.5 and 12. Glendale (7) G. Naresh 50.5.

1. LAGOS, 2. DIESIS DREAM, 3. TRUMP STAR

5 SILKY BABY PLATE (1,600m), rated 40 to 65 (Cat. II), 3.05: 1. Ashwa Yashobali (10) Suraj Narredu 61, 2. Ruletheworld (8) Srinath 58.5, 3. That's My Magic (1) Zervan 58.5, 4. Spicy Star (6) Mukesh Kumar 57.5, 5. Kesariya Balam (5) Sandesh 55, 6. Lockhart (2) Ashad Asbar 55, 7. Rhythm Selection (3) Kuldeep Singh 55, 8. Big Brave (9) Santosh Raj N R 54, 9. Gusty Look (7) Abhay Singh 52.5 and 10. Peaky Blinders (4) Akshay Kumar 50.

1. KESARIYA BALAM, 2. ASHWA YASHOBALI, 3. RULETHEWORLD

6 TARAMATI PLATE (1,200m), rated 60 to 85 (Cat. II), 3.40: 1. Trump Girl (1) Abhay Singh 60, 2. Pontius Pilate (3) Trevor 58, 3. Classic Remark (5) Surya Prakash 56.5, 4. Agni (2) Akshay Kumar 55, 5. Long Range (8) Ashad Asbar 55, 6. Mon General (6) Gaddam 55, 7. Happy Together (10) Santosh Raj N R 54.5, 8. Strategist (9) Suraj Narredu 54.5, 9. That's My Class (1) Ajeeth Kumar 54, 10. Starlight (4) G. Naresh 53.5, 11. Galloping Gangster (7) Kuldeep Singh 52, 12. Warrior Supreme (14) Zervan 52, 13. Shaquille (13) B.R. Kumar 51.5 and 14. Southern Legacy (12) Gopal Singh 51.

1. PONTIUS PILATE, 2. STRATEGIST, 3. AGNI

7 HRC GOLCONDA 2000 GUINEAS (Gr. II) (1,600m), (Terms) 4-y-o only, 4.15: 1. Ashwa Bravo (4) Suraj Narredu 57, 2. Belator (1) Akshay Kumar 57, 3. Forever Splendour (2) Trevor 57, 4. General Patton (6) S. John 57, 5. Hidden Hope (5) Kuldeep Singh 57, 6. Horus (3) Zervan 57, 7. Katana (8) Chouhan 57 and 8. Tigris (7) Srinath 57.

1. FOREVER SPLENDOUR, 2. ASHWA BRAVO, 3. TIGRIS

8 CHAITANYA RATHAM PLATE (1,400m), rated up to 25 (Cat. III), 4.50: 1. Amaretto (3) Gaddam 60, 2. Big Day (2) B.R. Kumar 60, 3. Cephalonia (1) G. Naresh 60, 4. Classy Dame (14) Abhay Singh 60, 5. Proud Legacy (5) Deepak Singh 60, 6. That's My Star (13) Mukesh Kumar 60, 7. Twenty Twenty (9) Ajeeth Kumar 60, 8. Hip Hop (6) Kuldeep Singh 59.5, 9. N R I Gift (12) Chouhan 58, 10. Satin Symphony (1) Gopal Singh 57.5, 11. Kintsugi (4) Akshay Kumar 56, 12. Sheldon (7) Santosh Raj N R 55, 13. Moment Of Silence (Ex. Vijays Maestro) (10) R. Manish 54 and 14. Hopscotch (8) Ashad Asbar 52.5.

1. N R I GIFT, 2. KINTSGUI, 3. AMARETTO

Day's best: LAGOS
Double: ASHWA RAUDEE – N R I GIFT
Jackpot: 4, 5, 6, 7 & 8.
Treble: (i) 1, 2 & 3; (ii) 3, 4 & 5; (iii) 6, 7 & 8.
Mini jackpot: (i) 2, 3, 4 & 5; (ii) 5, 6, 7 & 8.
Tanala: All races.