

Impunity, thy name
is Uttar Pradesh

ACROSS THE AISLE, P CHIDAMBARAM



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FE SUNDAY

FINANCIAL EXPRESS ON SUNDAY

READ TO LEAD

TELCO WARS

Jio rivals refuse to take bait on tariff

With no churn in subscribers, Bharti, Voda-Idea unlikely to match Jio postpaid offers

FE BUREAU
New Delhi, October 10

INCUMBENT OPERATORS

BHARTI Airtel and Vodafone Idea might be facing tough competition from Reliance Jio, but they are unlikely to rework their postpaid tariff plans anytime soon by either lowering rates, offering more data, or bundling them with free subscription of OTTs like Netflix to match offers by Jio.

There are valid reasons for the operators to have adopted such a stance, apart from avoiding an unnecessary tariff war that may adversely impact their realisations.

Data relating to postpaid users of Bharti Airtel and Vodafone Idea does not suggest any subscriber churn in the postpaid segment with rivals bundling free subscription of OTTs like Netflix into their plans.

COVERAGE AREA

₹22,000cr estimated size of postpaid market in revenue terms
15% the revenue contribution by postpaid market to the total earnings of the telecom sector and postpaid users form 5% of the sector's active subscribers
50-60% of the postpaid subscribers are enterprise customers
34% of postpaid subscribers are situated in the three metros and another 36% in urban centric A-circles
43% is Vodafone Idea's market share in postpaid segment, followed by Bharti Airtel's 28%



There was some speculation of a tariff war with Reliance Jio when it came out with a host of postpaid plans on September 22, Jio, which earlier had only one postpaid plan (₹199 per month), unveiled plans starting from ₹399 and going up to ₹1,499. All plans come bundled with Netflix (mobile-only, single-device plan), Amazon Prime, Disney-Hotstar, and Jio TV/Saavn/Cinema. All the plans offer unlimited voice and data ranging between 75 and 300 GB per month. Netflix sub-

scriptions are co-terminus with the plans. However, in comparable plans of Bharti Airtel and Vodafone Idea, not only is the data offering less, there's no Netflix and Disney-Hotstar subscription.

The postpaid market is worth around ₹22,000 crore in revenue terms and forms 15% of the sector's revenues and 5% of sector's active subscribers, according to estimates by Jefferies.

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GREEN SHOOTS

Agri exports rise 43.4% in Apr-Sept

PRESS TRUST OF INDIA
New Delhi, October 10

EXPORTS OF AGRI-COMMODITIES rose by 43.4% to ₹53,626.6 crore in the first half of the current fiscal notwithstanding the ongoing Covid-19 crisis, the Union agriculture ministry said on Saturday.

Farm exports stood at ₹37,397.3 crore during the April-September period of the 2019-20 fiscal, it said. In September 2020, agri exports rose by 81.7% to ₹9,296 crore from ₹5,114 crore in September 2019.

"The consistent and concerted efforts of the government to boost agricultural exports are bearing fruit despite the ongoing crisis," he said.

"I was with my foreign minister counterparts from India, Australia, and Japan, a format that we call the Quad, four big democracies, four powerful economies, four nations, each of whom has real risk associated with the threats attempting to be imposed by the Chinese Communist Party. And they see it in their home countries too," he said, adding, "We all slept on this for too long. For decades, the West allowed the Chinese Communist Party to walk all over us. They see that in their country too," he said in the interview.

FULL REPORT PAGE 15
'TIME TO ACCEPT TALKS USELESS': P15



Exports of wheat and other products see a positive growth

ministry said in a statement.

Positive growth was recorded in export of groundnut (35%), refined sugar (104%), wheat (206%), basmati rice (13%) and non-basmati rice (105%) during the April-September of this fiscal

from over the year ago, it said.

Furthermore, balance of trade during April-September 2020 was significantly positive at ₹9,002 crore as against trade deficit of ₹2,133 crore in the said period, it added.

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LONG-TERM FEARS

Commercial real estate at a crossroads as WFH here to stay

RISHI RANJAN KALA
New Delhi, October 10

AS COVID RAGES on and businesses re-calibrate their operations to survive the downturn, commercial real estate (CRE) is staring at a long road to recovery with remote working solutions like work from home (WFH) gaining prominence and employers struggling with safety and business continuity.

Developers and market watchers suggest that CRE, a

favoured investment option with institutional investors, needs to create sustainable strategies for the medium and long term as there are fears that behavioural changes unleashed by the pandemic could outlive the crisis.

The industry is working with start-ups and tech firms to offer safety solutions like state-of-the-art filters for AC plants, contactless parking, entry and exit. Innovative concepts such as short-term leases

BITTER REALTY

- Work-from-home prevalent in the IT-ITeS sector has reduced the occupancy levels in offices
- IT sector has been the key driver of office space market, contributing 44% of demand from 2010-2019
- The industry spends around 4.3% of its operating income annually on real estate

to help corporates better plan their operations and options like subscription-based office supplies to reduce expenses are being considered.

India's largest office space developer, DLF, feels it is not appropriate to look at long-term plan from the lens of the current situation. "This is the time to take care of tenant employees. Covid is an unprecedented event and I do not know whether in my lifetime it will occur again,"

DLF's managing director (rental business), Sriram Khattar told FE.

Khattar stressed on developers to deploy the best safety and wellness measures. These should be now built into their building designs and if possible to retrofit. "We would be spending around ₹35 crore in the next eight-10 months just on air quality in our buildings," he said.

Sanjeev Garg, practice leader, automotive, Praxis Global Alliance, gives three more reasons for sales surge, in addition to pent-up demand.

Continued on Page 11

Movie theatres set to open, but business unlikely to boom anytime soon

Industry expected to rake in about ₹6,100 cr in FY21 against ₹18,300 crore in FY20

VENKATA SUSMITA BISWAS
Mumbai, October 10

THE FILM FRATERNITY is gearing up to resume business on

October 15, when theatres reopen across several parts of the country, but big budget films may stay away until Christmas. Cinema theatres have been shut since March 24, with the filming and production of several films hampered when India went into a lockdown. As per a recent KPMG study, the film industry is set to shrink by as much as 67% y-o-y in FY21 on account of the pandemic-induced shutdown of cinema theatres.

Delhi, West Bengal, Gujarat, Goa, Karnataka and a

Screen story

Seating capacity of theatres

50%

Most awaited films

Sooryavanshi, 83

Over half of box office revenue from Delhi, Maha

Decline due to pandemic in FY21

67%



few other states have decided to allow cinema theatres to reopen in October with 50% seating capacity. Maharashtra and Tamil Nadu will keep cinemas shut until October 31. Together, Delhi and Maharashtra account for more than half of a movie's box office collections.

The limited opening may contribute little to the overall industry revenues. Girish Menon, partner and head, media and entertainment, KPMG, says, "Unless theatres in key revenue-contributing ter-

ritories open up, it won't be viable for Hindi films to go for a theatrical release. While there will be some incremental revenues coming in from the opening of theatres, given the continued Covid-19 cases in the country, we do not see these to be meaningful."

The industry is expected to rake in about ₹6,100 crore in FY21 as opposed to ₹18,300 crore in FY20. KPMG's estimates factored in a phased reopening, capping on seating capacity, limited slate of movies that will likely be released in

theatres over the next few months, as well as people's aversion from going to crowded places in the near future.

Film producers are cautious about introducing big budget films before a pan-India distribution can be ensured. While exhibitors are hoping that Akshay Kumar starrer *Sooryavanshi* or Ranvir Singh's *83* may hit theatres in time for Diwali, producers are not confident releasing these movies yet.

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FE LINES

A wake-up call

It's high time we stepped up efforts to conserve and restore biodiversity **Page 6**

LEISURE

COTTAGECORE COCKTAIL

The internet aesthetic is inspiring many to ditch the hustle & cherish nature **Page 5**



LOAN MORATORIUM

'Any more relaxations will hurt economy'

FE BUREAU
New Delhi, October 10

THE GOVERNMENT HAS told the Supreme Court that it saw no possibility of giving any further broad-based debt relief to different sectors. It said the measures already announced, including compounding interest waiver for loans up to ₹2 crore for specified borrowers including MSMEs and individuals, are adequate enough.

"There is no necessity for additional steps such as blanket loan moratoriums or interest waivers," the government stated in a fresh affidavit.

The apex court had earlier observed that the Centre's offer to waive "interest on interest" on loans up to ₹2 crore was "not satisfactory".

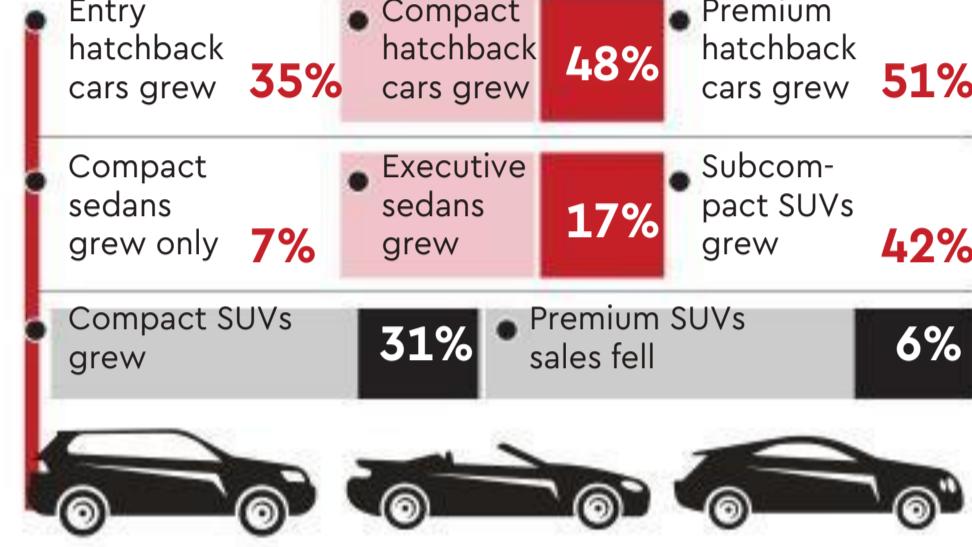
It also asked the government and RBI to place on record the actions taken on KV Kamath committee's report on debt restructuring and also urged the duo to consider the relevant "issues raised by the real estate associations and power producers".

Continued on Page 11

AUTO SALES

Experts put a brake on Motown cheer

September trends



Say recent rising sales could be pent-up demand instead of true reflection of sector

VIKRAM CHAUDHARY
New Delhi, October 10

AUTO SALES HAVE bounced back in the past two months, leading to speculation that the sector is back on track. Though manufacturers are still keeping their fingers crossed, higher dispatches of vehicles from factories to the dealers has led to some belief that the upcoming festival sales would see a substantial rise in demand.

However, analysts caution at such optimism, pointing that it is still early days and the rise in sales could be due to pent-up demand. According to them, a clearer picture would emerge only around January-March period.

As per wholesales data shared by car makers, this year's most recorded double-digit growth was in September. Sales of Maruti Suzuki, for instance, grew 30.8% over the same period last year. Hyundai India, similarly, saw 23.6% sales growth in September 2020.

"Sales increase in the last couple of months is due to the pent-up demand getting serviced; it could potentially also be due to commuters buying smaller cars instead of taking public transport and ride-sharing, and some people upgrading from two-wheelers," says Som Kapoor, partner,

Different segments of cars are seeing different growth rates. According to data by PGA Labs, the market research arm of Praxis Global Alliance, while entry, compact and premium hatchback car sales grew 35%, 48% and 51%, respectively,

compact sedans grew only 7% and executive sedans 17%. In SUVs, while subcompact (under 4 metres in length) and compact SUVs grew 42% and 31%, respectively, premium SUVs (above ₹20 lakh) saw sales falling by 6%.

Sanjeev Garg, practice leader, automotive, Praxis Global Alliance, gives three more reasons for sales surge, in addition to pent-up demand.

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New Delhi

Opinion

SUNDAY, OCTOBER 11, 2020

A YOUNG GIRL died on September 29, 2020 at the Safdarjung Hospital, New Delhi. In her statement given on September 22 to a Magistrate, the girl had said she was assaulted and raped on September 14, and named four men belonging to her village, Boolagarhi, district Hathras, U.P. When she died, the police hurriedly took the body to the village and cremated it at about 2.30 am on September 30.

The girl belonged to a poor Dalit family. Relatives of the four men who were arrested described the family as *neechi kaum* (low life) "whom they won't touch with a barge pole". There are thousands of Boolagarhis in India. These villages have a few Dalit families; the *Dalits* own little or no land, usually live in a segregated habitation, do low-status and low-paid jobs, and are dependent on the other dominant caste groups. The victim's father owns two buffaloes and two *bighas* of land, and works as a part-time sanitation worker in a neighbouring school.

Emboldened by great social reformers like Mahatma Phule, 'Periyar' E.V. Ramasamy, Babasaheb Ambedkar and others, *Dalits* have politically organised themselves in a few states; but their status is only slightly better.

A rampant crime

Rape is a widely prevalent crime in India. According to data maintained by NCRB, there were 32,033 incidents of rape against women (excluding POCSO cases) in 2019, of which 3,065 were in Uttar Pradesh. Many cases of rape are registered as crimes, investigated and tried. Given a conviction rate of about 28%, many accused are convicted. There is a buzz for a few days after the crime, but it soon dies down. Some cases become 'events'; the Boolagarhi case is one for good reasons.

Pandemic infects all

The Boolagarhi case is an example where everyone from the SHO of Chandpa police station to the district superintendent of police (SP) to the Principal, Jawaharlal Nehru Medical College and Hospital, Aligarh to the district magistrate (DM) to the ranking police officer in charge of law and order (ADGP) to the chief minister of the state (CM) seems to have been infected by a virus called **Impunity**. It is as if a pandemic has swept across the officialdom in U.P. Consider the words and actions of the key players:

● The SHO saw the condition of the victim, heard her mother and brother, registered a case of assault and attempt to murder, and referred the victim to a hospital in Aligarh, but did *not* ask for a medical examination. He did not even suspect sexual assault.

● The SP explained the failure to conduct a medical examination within 72 hours, as required under the Instructions, with the words "There are some systemic gaps for which we all need to work together".

● The Principal, Jawaharlal Nehru Medical College admitted that the hospital did not conduct a forensic examination because, "as she and her mother didn't say anything about sexual assault, we didn't examine her."

● The district magistrate (Collector) along with the SP took the decision to cremate the body in the night without the family present. The SP said, "I have

ACROSS THE AISLE

P Chidambaram



Impunity, thy name is Uttar Pradesh



Members of Valmiki community during a protest against the death of a 19-year-old Dalit woman who was allegedly gang-raped in Hathras, in Kanpur

been told it is not unusual to conduct last rites during the night in this belt....The point is that there is no Hindu way."

● The DM was captured on video telling the family that the media will be gone in a day or two but "only we will be here with you". The brother of the victim said the DM also asked the family if they would get compensation if the girl had died out of coronavirus.

● The ADGP (Law & Order) of the State asserted that the victim had not been raped because, according to the forensic report, there were no traces of semen and the tears on the vagina were old and had healed. (He should read Section 375, IPC and the law on the subject.)

● The officialdom of UP locked down the village, imposed a ban under

Section 144 of Cr P C on the roads to district Hathras, and barred the entry of media and political representatives.

● The UP government sought a CBI inquiry intending to replace the SIT. At the same time, diabolically and vengefully, U.P. Police registered FIRs against "unknown persons" for conspiracy, instigating caste conflict and sedition. Recently, a journalist was arrested and charged.

Why injustice prevails

In a state where the administration is tightly controlled by the chief minister, Shri Adityanath, is it possible that each of the above actions (with the exception of the SHO's) was not within the knowledge of the CM at that time or soon thereafter?

The assault was on September 14;

the first statement of the CM was on September 30 after he had constituted a SIT. Meanwhile, the key players continued to strut on the stage as though nothing untoward had occurred.

Every injustice owes its origin to the sense of impunity that is entrenched in the system: *my power is my sword; my epaulette above my breast pocket (IAS, IPS, Dr) is my shield; my caste folk will fight for me; my government and the ruling party will not admit any lapse or complicity, and so on.* Governments tolerate the sense of impunity as long as officialdom does not defy the writ of the government.

Now you know why injustice prevails: impunity triumphs over justice.

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United they are a-fallin'

Manchester United seemingly have become a prisoner of their structural deformity

RINGSIDE VIEW



Shamik Chakrabarty

A FRENETIC DEADLINE-DAY saw Manchester United sign four players — Edinson Cavani, Alex Telles, Facundo Pellistri and Amad Diallo. The club apparently pressed the panic button after their 6-1 hiding by Tottenham Hotspur last Sunday. United seemingly have become a prisoner of their structural deformity.

Donny van de Beek for £35 million from Ajax last month was a good acquisition. The 23-year-old midfield oozes talent, although his manager, Ole Gunnar Solskjær, so far has underplayed him in the three Premier League matches. Throughout the summer, United's transfer activities centred around bringing on Jadon Sancho from Borussia Dortmund. Eventually, his reported £10.8 million fee proved to be too expensive. Instead of the 20-year-old winger, United decided to settle for the 33-year-old Cavani on the deadline-day. The whole thing reeked of desperation.

The Uruguayan is an elite centre-for-

ward with 341 goals in 556 club games. But injuries have hindered his career of late — just 35 games for Paris Saint-Germain over the last two seasons. Cavani, though, is a big-name signing and when in form, he will score goals. His work-rate, too, is excellent. But there's every possibility that the Cavani acquisition could go the Radamel Falcao way. On the deadline-day in 2014, United had brought in the star Colombian forward on loan. He ended up making only 26 appearances and scoring four goals.

The reason why United failed in their pursuit of Sancho was that the club owners, the Glazers, and their frontman, executive vice-chairman Ed Woodward, refused to loosen the purse strings. Dortmund held out to their valuation of the player, refusing to budge. All the while, Woodward maintained that the club wouldn't be spending in excess of £100 million in a Covid-ravaged market.

Of course Cavani wasn't United's Plan B. A 33-year-old striker cannot be a Plan B for a 20-year-old winger. Cavani, as a free agent, was a part of United's eleventh hour scramble. The club has roped in two wingers all right — Pellistri and Diallo. But they are spring chickens. Also, due to the work-permit issues, Diallo will not join the team before January. Sanchowas Solskjær's priority target.



Alex Telles of Manchester United controls the ball during the Europa League match in Portugal

United actually didn't set their priorities right. A centre-back was the need of the hour. In the first three league matches, the team has conceded 11 goals. It could have been worse, for Brighton were denied by the woodwork five times. "We can talk about Sancho all we like but until United get a centre-back who can run and defend one-on-ones they are never going to win the league," club legend Gary Neville told Sky Sports after United's loss to Crystal Palace. Club captain Harry Maguire offers physicality but he is not quick enough. Vic-

tor Lindelof is good on the ball, but he is not commanding and poor in one-on-one situations. Eric Bailly replaced Lindelof for the Tottenham game but stuck to his tendency of switching off at crucial moments. A fast and commanding centre-back like Dayot Upamecano should have been United's priority this term. Telles has joined and as a full-back, he would be an upgrade on the injury-prone Luke Shaw. But United needed organisation and leadership at the heart of their defence. The club is suffering for not having a proper structure. Pundits

know that, fans know that and maybe, Solskjær, too, knows that. This is Woodward's seventh season in the transfer market. Matt Judge, the club's head of corporate development, is their chief transfer negotiator. They have worked in tandem to make United a commercial behemoth off the pitch. But they are not football men and their weaknesses in transfer dealings have repeatedly been exposed.

A large section of United's fan base is going full throttle with the #GlazerOut and #WoodwardOut campaign. The Glazers have reportedly taken out north of £750 million from the club to repay their debt. At the same time, United have spent around £1 billion on new signings across four separate managers with completely different philosophies. But before Solskjær's arrival, their spending had been directionless. Solskjær reset the team culture and brought in a youth policy — Cavani is an aberration, a mentor to the likes of Marcus Rashford, Mason Greenwood and Anthony Martial. Solskjær's signings so far have been effective, although Maguire looks a different player following the Mykonos incident, where he was arrested by the Greek police.

United need a director of football,

someone like Marc Overmars, who, along with Edwin van der Sar, is working wonders at Ajax. The director of football works as a bridge between the manager and the board. He sets the transfer policy, flips through the pages of his contact books, negotiates with the footballers and their

agents and ensures that the club has right players in the right places. He also ensures that transfer dealings are smooth, without paying over the odds. That United have been dithering on appointing a director of football attests their inaction. Or maybe, Woodward doesn't want to cede control.

Between 2005 — when the Glazers took over — and 2013 United, though, were winning. But that was down to Sir Alex Ferguson's managerial genius. Between 2005-06 and 2012-13, United won five

league titles — three on the spin — and a Champions League crown. Even after selling Cristiano Ronaldo, they reached back-to-back Champions League finals. Sir Alex had the ability to take a sad song and make it extraordinary, to paraphrase The Beatles. He was the greatest of them all.

Is Solskjær the right man to take the team forward? The United board has invested heavily — in excess of £250 million on players — on the Norwegian. The team had a season of progress last term. Solskjær is liked by the players. Even after the Spur's humiliation, he didn't throw his players under the bus. He is a good man, an honest trier. Jose Mourinho exposed his tactical shortcomings, the way he exploited United's defensive vulnerability — Maguire and Shaw, and very little defensive protection from Rashford and Maguire. Solskjær didn't have a counter-plan. He will be under pressure to take the team to next level this season. United have a ready-made replacement in Mauricio Pochettino.

INSIDE TRACK

COOMI KAPOOR



Dangerous liaisons

Chirag Paswan is not so much a rebel as a pawn in the BJP's two-faced poll strategy in Bihar. Paswan, fighting for a few more tickets, never dreamt that the BJP would permit the LJP to contest over 100 seats. The first hint of the BJP's ambitions to be senior party in the alliance with Nitish Kumar was at a virtual conference a fortnight back when general secretary Bhupendra Yadav observed that the BJP invariably played second fiddle in Bihar. In Patna, during seat discussions, Yadav and Devendra Fadnavis were upset after the JD(U)'s Lalit Singh remarked bluntly that if the BJP was dissatisfied, it could contest on its own. The BJP believes Nitish's popularity has plummeted after the migrant crisis, unlike Narendra Modi's. However, it still needs Nitish's backward caste vote, just as the JD(U) relies on the BJP's forward caste support. The perils of being too clever by half is that Nitish, a seasoned defector, could jump to the RJD. Nitish compelled the BJP to announce his name as the CM candidate, but he cannot force the LJP not to carry posters of the late Ram Vilas Paswan with Modi. The BJP denies that its members are strategically shifting to Paswan's party in some seats.

Tragic deaths

Ram Vilas Paswan's death adds one more to the list of ministers in Modi's Cabinet who have passed away. Gopinath Munde was killed in an accident within a week of taking office in 2014. MoS Anil Dave died of a heart attack in 2017. Arun Jaitley, Sushma Swaraj and Manohar Parrikar passed away last year, although Parrikar had resigned his ministerial post. Last month, MoS Suresh Angadi was a victim of Covid.

Jinnah set trend

Pakistan's lack of democratic tradition is blamed on army. But it was Muhammad Ali Jinnah who first planted seeds for the authoritarian rule. Instead of strengthening constitutionalism in the new nation, he insisted on being governor-general, a ceremonial post. He then passed amendments to control the executive. He perpetuated a vice-regal system which gave governor-general and provincial governors veto powers on many issues, to the detriment of the parliamentary system. Interestingly, except in Sindh, all Pakistani governors were Englishmen and so were chiefs of the army, navy and air force, as was Jinnah's financial adviser. This unexplored facet of the Quaid-e-Azam is brought out in Pakistani scholar Ishaq Ahmed's recent biography of Jinnah.

Nothing personal
One of the first to call on Jaswant Singh's family after his death was Vasundhara Raje. Curiously, the former Rajasthan chief minister was believed to be responsible for Singh being denied the BJP ticket from the Barmer Lok Sabha seat and left no stone unturned to ensure his defeat in 2014. Modi, then Gujarat CM, had made it clear that he had no role in Singh's expulsion from the party. One surmise for Raje's surprising intransigence, even though Singh was an old friend, was that she wanted her son Dushyant appointed minister at the Centre if the BJP won. She saw Singh as competition to her son. Another

CRIME AGAINST WOMEN

Centre issues advisory on mandatory action

Says rape case must be probed within 2 months

PRESS TRUST OF INDIA
New Delhi, October 10

THE CENTRE HAS issued a fresh advisory to states and UTs on mandatory action in cases of crime against women, and said probe into rape cases must be completed within two months, in compliance with the law, and dying declaration of a victim can't be discarded merely because it has not been recorded by a magistrate.

The detailed three-page advisory of the Union home ministry came days after the alleged gang-rape and murder of a woman at Hathras in Uttar Pradesh sparked nationwide outrage. The home ministry said there should be compulsory registration of an FIR in case of a cognisable offence under the CrPC, and any failure of police to adhere to the laid down rules does not augur well for the delivery of justice.

The law also enables the police to register an FIR or a "Zero FIR", in case the crime is committed outside the jurisdiction of the police station, in the event of receipt of information on commission of a cognisable offence, which includes cases of sexual assault on women, the ministry said.

"However, even with stringent provisions in law and several capacity building measures undertaken, any failure of police to adhere to these mandatory requirements may not augur well for the delivery of criminal justice in the country, especially in the context of women safety," it said. "Such lapses, if noticed, need to be investigated into and stringent action be taken immediately against the concerned officers responsible for the statement," it said.



Dying declaration of a victim can't be discarded merely because it has not been recorded by a magistrate

Worst over, economic recovery faster than expected: Keki Mistry

PRESS TRUST OF INDIA
New Delhi, October 10

MORTGAGE LENDER HDFC'S CEO Keki Mistry on Saturday said the "worst is behind us" and the economic recovery has been faster than expected. Stating that the December quarter growth could outperform the expansion logged in the corresponding quarter a year ago, Mistry said that the Indian economy has shown its resiliency.

Benign interest rate regime will continue going forward and that rates will go up only after economic activity gathers more pace and inflation pressure rises, Mistry, vice-chairman and CEO, HDFC, said at an online dialogue organised by the All India Management Association (AIMA).

He, however, said that interest rates have bottomed out. The government should identify the job creating sectors and address their issues on priority, AIMA

said in a release quoting him.



HDFC CEO Keki Mistry

Mistry said housing and real estate sector is the biggest employer in the economy after agriculture, and that 80% of the workforce in the sector require minimal skills.

He also sought priority support for the manufacturing sectors. Talking about the repayment issues in the housing and the real estate sector, Mistry said that he expected non-performing loans to be in single digits.

The veteran financial sector player also said that most of the

job losses during Covid-19 were confined to low-income workers and the job losses for the kind of people who borrow money were not alarming. The non-performing individual loans could be in the range of 2.5-4%, which is also the extent of loans that the RBI has allowed to restructure, Mistry added.

On the economic condition, Mistry said the Indian economy had proved to be resilient. "The worst is behind us and the recovery has been faster than expected. By the end of December, the economy would be at the pre-Covid levels for most sectors. The December quarter growth could be better than the growth in the December quarter last year," he said.

However, Mistry qualified his optimism saying that a lot depended on whether another virus wave hits in the winter. Still, he said, the government was aware that India could not afford another lockdown.

Bharat Biotech asked to submit Phase-II data of Covid vaccine trial

PRESS TRUST OF INDIA
New Delhi, October 10

BHARAT BIOTECH, WHICH had sought DCGI's nod for conducting Phase-III clinical trials of its Covid-19 vaccine candidate, has been asked to submit complete safety and immunogenicity data of the ongoing Phase-II trial, besides providing some clarifications before proceeding for the next stage.

The vaccine candidate —

'Covaxin' — is being indigenously developed by the Bharat Biotech in collaboration with the Indian Council of Medical Research. According to officials, the Hyderabad-based vaccine maker applied to the Drugs Controller General of India on October 2, seeking its permission to conduct Phase-III randomised double-blind placebo-controlled multi-centre trial of its Covid-19 vaccine candidate.

The firm, in its application,

said the study would cover 28,500 subjects aged 18 years and above and would be conducted in 19 sites, including Delhi, Mumbai, Patna and Lucknow, across 10 states.

PUNJAB NATIONAL BANK

JMD Galleria Sohna Road, Gurugram, Haryana

PUBLIC NOTICE

It is informed to the General Public that the Original Title deed bearing Registration No. 242/2010 dated 17.03.2010 registered in the office of Sub Registrar Nahan (H.P.) is misplaced from the record of bank which is belongs to M/s S.K.S. Matels Pvt. Ltd. registered office at 9/81, Shagun Mansion, Main Pusta Road, Kalash Nagar, Delhi-31. The said title deed belongs to the Industrial Plot bearing Khewatkhana No. 31 Min/35, Khasra No. 722/181/186/71, Measuring 3-3 Bighas situated at Mauza Ogli Suleti Road, Kala Amb, Tehsil Nahan, District Sirmour which is mortgaged with the bank in loan account of M/s S.K.S. Matels Pvt. Ltd. If anyone finds the above sale deed they are requested to contact/send them to the above Address within the 15 days.

Senior Manager

GURUKULA KANGRI (DEEMED TO BE UNIVERSITY), HARIDWAR
(NAAC 'A' Grade Accredited Deemed to be University U/S 3 of UGC act. 1956)

VACANCIES Adv. No. GKVK/Estt.-II/01/2020 Dated 10.10.2020

Applications are invited in the prescribed proforma from eligible candidates for appointment to the position of Administrative posts (Registrar/Finance Officer)/Non Administrative (Librarian). Application form is to be submitted along with application fee of Rs. 550/- (Rs. 150- for SC/ST/PWD). The details of the posts/minimum eligibility/educational qualifications/pay levels/reservation/general conditions & information, application form etc. are available on the website www.gkv.ac.in. The Last date for receipt of application is 11.11.2020 Registrar

MOREOPEN LABORATORIES LIMITED

CIN: L24231HP1984PLC006028

Regd. Off.: Moreopen Village, Nalagarh Road, Near Baddi, Distt. Solan, H.P. - 173 205
Tel.: +91-1795-266401-03, 23712025, Fax: +91-1795-244591
Website: www.moreopen.com, E-mail: investors@moreopen.com

NOTICE TO THE MEMBERS

EXTRA ORDINARY GENERAL MEETING AND E-VOTING

NOTICE is hereby given that an Extra Ordinary General Meeting (EGM) of the Members of the Company will be held on Thursday, the 5th November, 2020 at 11.00 A.M., through Video Conferencing or Other Audio Visual Means ('VC/OAVM') as per services provided by the National Securities Depository Ltd. (NSDL), so as to allow members of the Company to participate in the EGM, in compliance with all the applicable provisions of the Companies Act, 2013 and the Rules made thereunder and the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015, the guidelines issued by the Ministry of Corporate Affairs, Government of India vide Circular No. 14/2020 dated 8th April, 2020, Circular No. 17/2020 dated 13th April, 2020, Circular No. 22/2020 dated 15th June, 2020 and Circular No. 33/2020 dated 28th September, 2020 and SEBI Circular, to transact the business as set out in the Notice of the EGM which is being circulated for convening the EGM.

Further, in compliance with the applicable provisions and circulars cited above, the Notice of the EGM will be sent only through electronic mode to those Members whose e-mail addresses are registered with the Company/Registrar & Share Agents/ Depositories. The requirement of sending physical copies of the Notice has been dispensed with through aforesaid MCA's Circulars and SEBI's Circular as referred to above. Members may note that the Notice of the EGM will also be available on the website of the Company at www.moreopen.com, websites of the Stock Exchanges i.e., BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively. A copy of the same is also available on the website of NSDL at www.evoting.nsdl.com.

Members can attend and participate in the EGM through VC/OAVM. All the members who will be attending the EGM through VC/OAVM shall be reckoned for the purpose of ascertaining the quorum under Section 103 of the Companies Act, 2013. The instructions for attending the EGM through VC/OAVM are provided in the Notice of the EGM. The period for remote e-voting facility will start on Monday, 02nd November, 2020 from 9.00 AM (IST) and end on Wednesday, 04th November, 2020 at 5.00 PM (IST). The remote e-voting shall not be allowed beyond the said date and time. A person, whose name appears in the register of members/ beneficial owners as on the cut-off date i.e., Thursday, 29th October, 2020 only shall be entitled to avail the facility of remote e-voting/voting at the EGM. The manner of remote e-voting and voting during EGM are provided in the Notice of EGM. The members who have cast their votes by remote e-voting may attend the EGM through VC/OAVM but shall not be entitled to cast their vote again at the said EGM.

If your e-mail ID is already registered with the Company/Depositories, login details for e-voting are being sent on your registered e-mail address.

Manner of registering/updating e-mail addresses:

In case you have not registered and/or not updated your e-mail address, please follow the below instructions for registration of your email id address on or before Monday, 12th October, 2020 and obtaining login details for e-voting:

Physical Holding	Send a request to the Company's Registrar and Share Transfer Agent, Mas Services Limited, T-34, 2 nd Floor, Okhla Industrial Area, Phase-II, New Delhi 110020 or e-mail at info@masserv.com , with folio no. and name.
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Demat Holding	Please contact your Depository Participant (DP) and register your e-mail address as per the process advised by your DP.
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Members are requested to carefully read all the Notes set out in the Notice of the EGM and in particular, instructions for shareholders attending the EGM through VC/OAVM, Remote e-Voting and e-Voting during the EGM.

If you have any queries or issues regarding attending the EGM through VC/OAVM, you may contact to NSDL at evoting@nsdl.co.in / 1800-222-990 or contact our Registrar Transfer Agent at info@masserv.com / 011-26387281/ 82/ 83 & in case have any queries or issues regarding e-Voting System or having any grievance, connected with the facility for e-voting/attending EGM through VC/OAVM, please contact to Mr. Deepanshu Rastogi, Assistant Manager, Mas Services Limited at info@masserv.com / 011-26387281/ 82/ 83 or Ms. Pallavi Mhatre, Manager, NSDL at evoting@nsdl.com / 1800-222-990. Alternatively, you may refer the Frequently Asked Questions (FAQs) for shareholders and e-voting user manual for shareholders available at the Downloads section of NSDL at www.evoting.nsdl.com

For Morepen Laboratories Limited
Sushil Suri
(Chairman & Managing Director)
DIN: 00012028

Date: 10th October, 2020

Place: New Delhi

POST OFFER ANNOUNCEMENT FOR THE ATTENTION OF EQUITY SHAREHOLDERS OF

VEDANTA LIMITED

CIN: L13209MH1965PLC291394

Registered Office: 1st Floor, C Wing, Unit 103, Corporate Avenue, Atul Projects, Chakala, Andheri (East), Mumbai - 400 093

Company Secretary & Compliance Officer: Ms. Prerna Halwasiya;

Tel. no.: +91 22 6643 4500; Fax no.: +91 22 6643 4530

E-mail ID: comp.sec@vedanta.co.in; Website: www.vedantalimited.com

This post offer public announcement dated October 10, 2020 ("Post Offer PA") is being issued by certain members of the promoter and promoter group of Vedanta Limited ("Company"), namely, Vedanta Resources Limited and its wholly owned step down subsidiaries namely, Vedanta Holdings Mauritius Limited and Vedanta Holdings Mauritius II Limited (collectively, to be referred as "Acquirers"), to the public shareholders (as defined under Regulation 2(1)(v) of the Delisting Regulations (as defined below) and hereinafter referred to as "Public Shareholders") of the Company, in regard to the proposed acquisition of fully paid-up equity shares having face value of INR 1/- (Indian Rupee One only) each ("Equity Shares") held by the Public Shareholders, and consequent voluntary delisting of the Equity Shares from the stock exchanges where they are listed namely, BSE Limited ("BSE") and National Stock Exchange of India Limited (collectively to be referred as the "Stock Exchanges"), in accordance with the Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2009, as amended ("Delisting Regulations"). The Equity Shares are also currently 'permitted to trade' on the Metropolitan Stock Exchange of India Limited.

This Post Offer PA is in continuation of and should be read in conjunction with the public announcement dated September 28, 2020 and published on September 29, 2020 ("PA"), the Letter of Offer dated

Manager to the Offer
J.P.Morgan
J.P. Morgan India Private Limited

CIN: U67120MH1992FTC0068724

Address: J.P. Morgan Tower, Off C. S. T. Road, Kalina, Santacruz (East), Mumbai - 400 098

Tel. no.: +91 22 6157 3000 | Fax no.: +91 22 6157 3911

Email: vedanta.list@jpmorgan.com

Contact person: Mr. Shagun Gupta

SEBI registration no.: INM000002970

Validity period: Permanent

For and on behalf of the Acquirers

For and on behalf of VEDANTA RESOURCES LIMITED

Sd/- Name: Ravi Rajagopal

Designation: Director

Date: October 10, 2020

For and on behalf of VEDANTA HOLDINGS MAURITIUS LIMITED

Sd/- Name: Ashwanee Ramsurrun

Designation: Director

Date: October 10, 2020

For and on behalf of VEDANTA HOLDINGS MAURITIUS II LIMITED

Sd/- Name: Rajiv Mangar

Designation: Director

Date: October 10, 2020

For and on behalf of VEDANTA HOLDINGS MAURITIUS II LIMITED

Sd/- Name: Shakill Ahmad Toorably

Designation: Director

Place: Mauritius

Sd/- Name: Geoffrey Green

Designation: Director

Place: London

Sd/- Name: Deepak Kumar

Designation: Company Secretary

Sd/- Name: Prerna Halwasiya

Designation: Company Secretary

Sd/- Name: Pallavi Mhatre

Designation: Manager

Place: Mumbai

Sd/- Name: Deepak Kumar

Designation: Company Secretary

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Words Worth

SUNDAY, OCTOBER 11, 2020

ON THE SHELF

RISHI RAJ

INDA WAS A great nation once with a strong economy and a vibrant polity, boasting of great achievements in almost every field of learning. How, when, and why did we lose that greatness, and why have we never been able to recover our past glory? This is a very broad, complex question and is difficult to answer.

Meeta Rajivlochan, a bureaucrat currently serving as member-secretary of National Commission for Women, and M Rajivlochan, professor of history, Panjab University, attempt some answers with their expansive book examining historical reasons and offering a future blueprint for success.

How did India lose its greatness is a question which leads to several answers, depending on which class of writers one reads. If it is Marxist historians and scholars, the ancient period was evolutionary, the medieval period was of great achievement when a composite culture bloomed with high GDP, but everything was destroyed by the British. Post-independence, we did not fully become a socialist state and currently we are following neo-liberal economic policies almost as a stooge of the US, which is the cause of most of our problems.

If one reads nationalist scholars with rightward leanings, the ancient period was of great learning where the country excelled in everything, but due to disunity among the Hindus and weakening of the martial spirit, we fell prey to invasions, first by Muslims and then the British. The Muslim period was a dark period and the British, apart from exploiting us economically, also pulled us away from our roots, thus we forgot our ancient heritage. We failed to prosper post-independence also because we aped the western models, forgetting our Hindu way of life.

Both the versions are full of holes and the authors could have delved into these aspects and examined the historical causes in great detail, which would have made the book a great work of history. However, that is not the case.

For examining our current problems, there was no need to go very long back in history. An analysis of just post-independence economic policies and political developments, or rather compulsions, would have been enough. If the authors would have done this, it could have been a fine work on public policy. They haven't done this either.

The book begins by examining why we lost to the East India Company, a subject already rich in historical literature and analysis. The authors haven't added anything new here nor have they been able to draw from the rich works already available. Their simple contention is that the British traders knew how to keep information and use it productively for business and had state support in every form. Quite in contrast,

THE SOLUTIONS, OFFERED FOR INDIA TO BECOME GREAT ONCE AGAIN, READ LIKE A COMPLETE LAUNDRY LIST



A file photo of workers at a steel factory in Khopoli, Maharashtra. Instead of going long back in history, the book would have fared better if the authors had just analysed post-independence economic policies and political developments to examine our current problems

BLOOMBERG

Lessons from the past

An attempt to analyse India's constant failures since colonisation misses the larger picture



Making India Great Again: Learning From Our History
Meeta & Rajivlochan
Manohar Publishers
₹1,495, Pp 299

Indian businessmen were not good at information keeping and analysing it to further their business, plus the state also never helped in propagation of business, remaining content in just getting its revenue share. It gives details of how our traders and even rulers connived with the British and French for their benefits, as our state did nothing.

While it is true that not only business but even other forms of governance were very different in, say, Britain and France in 18th century and India, but to reduce it to a very micro phenomenon of some information keeping and seeing it as a cause of decline is like saying that coron-

avirus has afflicted us today because of a loss in our moral character.

The fact is that 17th century onward the western world saw developments in fields of society, politics and economics, which was a break from the past and it finally led to the Industrial Revolution in the 18th century which changed the entire landscape. The formation of nation-states and empires led to a kind of imperialism, with nations looking for colonies to secure their raw materials. India around this time under the Mughals may have been building great monuments, but was totally cut off from the world and was oblivious of global developments. There was no concept of a nation-state here and, therefore, to put it simply, the coming of the East India Company was a clash between a modern civilisation and a medieval one in which the former was bound to win. However, the authors have failed to analyse such broad global and local trends.

Even if the authors failed in rich historical analysis, they could have made up for it in the post-independence analysis

of our missing bus with regards to economic development. However, instead of analysing our wrong economic policies under Nehru and more so under Indira Gandhi, the liberalisation of economic policies but failure to go full steam because of political reasons, the book picks up some silos from the realms of management, science, education, etc, and tries to link it with our earlier failure in information keeping. The entire stress is on something called information management and how the key to success lies in improving it.

The solutions, offered for India to become great once again, read like a complete laundry list which has been put forth in typical bureaucratic style. From education to economy, taxation to trade, almost everything has been bunched together to prescribe the way forward. The list reads like reports by some chamber of commerce or a consulting firm.

All in all, a disappointing book which lacks content, direction, and narrative. It does justice neither to history nor to public policy.

Bhopal gas tragedy and offers not only a historical and economic perspective, but also spells out the business challenges and activism that went behind the various movements and the political ineptitude of various governments.

She views these revolutions through a critical lens, pointing out to the readers the adverse ecological and environmental impacts they had. She tells readers how the Green revolution cured hunger, but led to an over-dependence on pesticides, destroying crop quality and ended up largely damaging the natural environment.

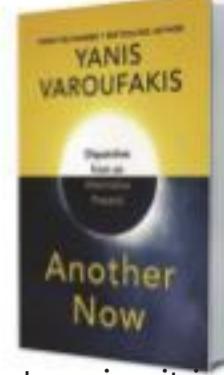
She details the sufferings of forest tribes that came along with industrialisation and construction of dams. *Unearthed* trains its readers on how to perceive a historical ecological movement, like the Sardar Sarovar agitation, from various angles. It talks in detail about sacrifices of activists in their fight for nature and the environment.

The book maintains a balancing act, wherein it not only appreciates historical decisions like Project Tiger, but is also largely critical of tragedies like the Bhopal gas leak and the water crisis in Chennai. She ends her environmental account referring to the present-day smog and air pollution situation in Delhi and the National Action Plan for Climate Change, pointing at the great need for the individual and the government to take matters related to the environment seriously.

This book's timing is perfect, as it comes amid the growing debate around climate change across the world. Tracing key events in our history, the idea in *Unearthed* is to unearth the environmental impacts of various events, small and big, social, political, technological or economic, on the landscape of the natural world and the environment.

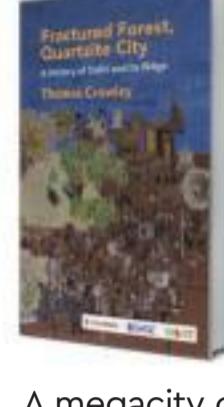
The target audience of the book are teenagers, who have very little idea of India's tryst with environmentalism. This book will be a handy guide for them.

New Delhi



ANOTHER NOW
Yanis Varoufakis
Penguin
Random House
Pp240, ₹699

Imagine it is 2025 and that years earlier, in the wake of the 2008 fiscal crisis, an uprising had birthed a post-capitalist world in which democracy, equality and justice are truly served. In a thought-experiment, Varoufakis blends an ancient form, the platonic dialogue, with speculative fiction to offer a glimpse of this alternative reality.



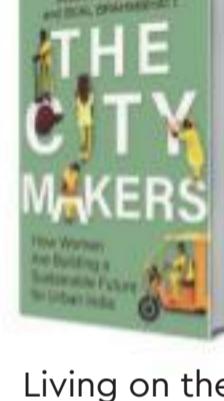
FRACTURED FOREST, QUARTZITE CITY
Thomas Crowley
Sage
Pp368, ₹795

A megacity of nearly 20 million people, Delhi has forgotten its ecological history, a key part of which is the Ridge, often referred to as Delhi's 'green lung'. Placing Delhi's environment at the centre of its history, the book tells the tale of the Ridge, which resonates far beyond the boundaries of the capital.



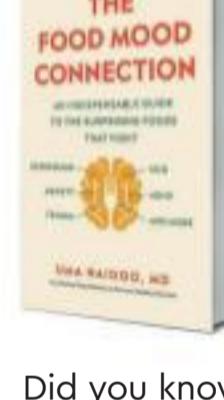
HOW TO READ AMARTYA SEN
Lawrence Hamilton
Penguin
Random House
Pp220, ₹499

How to Read Amartya Sen by Lawrence Hamilton offers a much-needed introduction to Amartya Sen's extraordinary variety of ideas. Hamilton provides an excellent, accessible guide to the full range of Sen's writings, contextualising his ideas and summarising the associated debates.



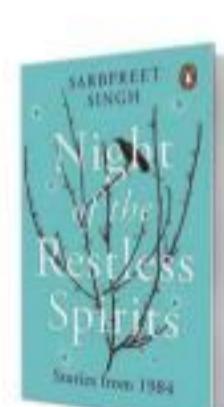
THE CITY MAKERS
Renana Jhabvala and Bijal Brahmbhatt
Hachette
Pp208, ₹399

Living on the neglected margins of the nation's urban sprawls, the poor women of India's slums bear the manifold burden of housework, childcare and livelihood. They struggle to make their voices heard that the poor are just as entitled as any other citizen of India to a roof over their head and running water.



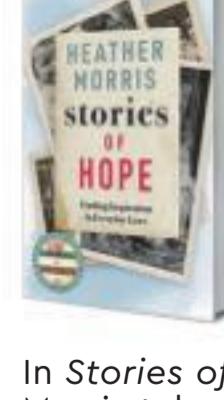
THE FOOD MOOD CONNECTION
Uma Naikoo
Hachette
Pp384, ₹499

Did you know that blueberries can help you cope with the after-effects of trauma? That salami can cause depression, or that boosting vitamin D intake can help treat anxiety? Recent studies have shown that diet can have a profound impact on mental health conditions ranging from ADHD to depression.



NIGHT OF THE RESTLESS SPIRITS
Sarbjpreet Singh
Penguin
Random House
Pp288, ₹499

Set during a time of monumental upheaval, *Night of the Restless Spirits* blurs the lines between the personal and political, and takes the reader on a journey fraught with love and tinged relationships, the breaking down of humanity and resilience in the face of absolute despair.



STORIES OF HOPE
Heather Morris
HarperCollins
Pp320, ₹399

In Stories of Hope, Heather Morris takes us on an inspirational journey through some of the defining experiences of her life, including her profound friendship with Lale Sokolov, the tattooist at Auschwitz-Birkenau and the inspiration for her bestselling novel.



THE BOOK IS LACED WITH INTERESTING TRIVIA, TALES OF ECO-HEROES AND EASY-TO-READ ACCOUNTS

From the Green Revolution to the National Action Plan on Climate Change, the book chronicles the country's historical movements and significant green missions

REUTERS

Our land, our nation

A reminder that every action taken by humans in the past and the future is connected to nature and the environment at large

shared a remarkable relationship with the environment. From the Green Revolution to the National Action Plan on Climate Change, *Unearthed* chronicles the country's historical movements and significant green missions.

The book is laced with interesting trivia, tales of eco-heroes and easy-to-read accounts, uncovering the stories of the

past in an attempt to rewrite the future. *Unearthed* gives detailed accounts of past discoveries that brought about various environmental revolutions in India.

For instance, Gupta quite intricately presents the environmental impact of Partition, something that barely finds mention in any books on the topic. The author points out how an inadequate

process of disposing dead bodies from the communal riots and improper nutrition in refugee camps eventually led to hunger and weather casualties, as people did not have the strength to fight the cold.

Gupta underlines how independent India went from becoming 'largely underdeveloped' to one of the fastest growing countries in the world. She talks in detail about the Indus water treaty between India and Pakistan, and how it affected agriculture, the fishery industry and large areas of mangrove forests.

The book also manages to cover several aspects like the White revolution, the Green revolution, the nuclear debate, the

Leisure

SUNDAY, OCTOBER 11, 2020



Picnics in the wild

RECENTLY, SINGER JUSTIN Bieber and his model wife Hailey celebrated their second wedding anniversary with a picnic in the garden. There are, in fact, companies today which provide picnics. Take, for instance, Ireland-based Grapicnic, which provides a range of luxury picnics—bridal shower picnics, morning meditation breakfast picnics, psychic reading picnics, etc—in the middle of nature. One thing is clear: the old-school picnic with mats and sandwiches-in-a-basket is back in fashion. To have an enjoyable cottagecore picnic, carry a mat, some homemade bread, juices and fresh fruits to a park, meadow or even your own garden if you have one. It's a great way to embrace the slowness of nature. You can also carry a good book to read. Indulge in the dreamy aesthetic with soft music playing in the background.

Handwritten letters

COTTAGECORE CELEBRATES going vintage and what could be more vintage than handwritten letters and notes? Instead of sending emails, try sending handwritten letters for a personalised touch. Be it love letters, letters to a friend, appreciation letters or thanksgiving notes, it is all better when it is self-written. The trend has been gaining popularity for quite some time now, but cottagecore has brought it into the spotlight. Taylor Swift recently set an example by sending a handwritten letter to a gay fan who is pursuing his PhD. In these unprecedented times especially, sending a handwritten note to someone may prove to be a sign of love and care. In a short film released in September (ahead of the IPL season), Indian captain Virat Kohli, too, can be seen writing a letter to his future self.



Knitting

GRANDMA'S HOBBY is a hot trend of cottagecore. Knitting away to break the monotony of remote working is refreshing. Singer-songwriter Harry Styles' multicoloured knitted cardigan during a recent live performance gained everyone's attention, so much so that the designer shared how to knit a sweater. One can also put their creative juices to good use by indulging in embroidery and crochet on their dresses or for decorative purposes. You can also handcraft jewellery, baby blankets or socks for a vintage countryside feel. Social media platforms like Instagram are abuzz with knitting videos and pictures. In her song *Cardigan*, Taylor Swift, too, dons a knitted white cardigan.

Soft pastels

WORK FROM HOME has made us dump formal clothes and adopt pyjamas, but cottagecore asks you to ditch even that. It celebrates country-style dressing—flowy and buttoned-down dresses and skirts, and soft pastels like white, pink, blue and yellow. You can also opt for breezy cotton maxis (silk ones for the night), puffed and ruffled sleeves, milkmaid necklines, laces and loose clothing. One has to give up denims, tight, body-fitting formals and trendy clothing for more comfortable, close-to-nature, easy-to-wear clothing. Cashing in on the trend, a number of international brands have introduced cottagecore dresses. For the hair, one can try pastel-coloured or floral headbands, ribbons or even flowers and hats.



SAFETY HAS BEEN KEPT IN MIND WITH DISPOSABLE MATS, COASTERS, ETC. GLASS PARTITIONS ON TABLES ARE ALSO AVAILABLE

A jungle trail

The national capital gets a feel and flavour of the forest in the relaunched 24-hour restaurant Machan

FE FEATURES

LITERALLY NAMED AFTER a tree-top observation post in jungles, Machan, the 24-hour restaurant at the Taj Mahal Hotel in Delhi, gets a new look that lives up to its name in flavour and spirit.

Reopened after renovation and a shutdown induced by the pandemic, the restaurant offers local and global cuisine inspired by the forests of the world and India in an ambience that attempts to bring a feel of the forest down to the minutest detail, including the uniform of the staff. The interiors are done largely in cane, with two stunning canopies resembling trees, walls covered in terracotta masks of jungle dwellers, lanterns for lights

and side panels giving a feel of a lush green forest.

The food seals the experience with dishes that are a combination of both traditional and contemporary, using ingredients sourced from across the world and foraged from forests.

Keeping with the latest trends in hospitality and a push because of the pandemic, the buffet has been done away with completely. The breakfast is a multi-cuisine, a-la-carte offering with several health options in focus. The classics and comfort foods have been retained and the midnight menu which includes Chicken Montecarlo, Bull's Eye, Kona Coffee and the Bread Basket, is meant to strike a chord with millennials.

From global flavours in dishes like



(Left) The interiors are done largely in cane with two canopies resembling trees; and (above) Machan Breakfast Trail



Baking

BAKING—BE IT bread or cookies—is an integral part of cottagecore. It takes you back to the pastoral way of life. From honey cakes, honey-glazed bread and peanut butter choco chip oat cookies to spiced sugar cookies and pancakes, one can try baking anything that takes one's fancy. The baking trend also caught up on social media during the lockdown—baking and posting on social media, in fact, go hand-in-hand today even for an amateur. One reason perhaps why many turned bakers during the lockdown is that sugar temporarily uplifts the mood and baking is known to be therapeutic. No wonder the pandemic-induced anxiety made us bake our hearts out.



Go floral

COTTAGECORE ASKS YOU to indulge in floral beauty—think floral clothes, floral decor, pressed flower art and much more. The trend has not even spared the royal family. Kate Middleton, the Duchess of Cambridge, was spotted wearing a red floral dress and mask in September. Many celebrities, too, have been spotted in floral outfits. Actor Roshni Chopra has, in fact, taken the trend quite seriously and has even designed her home in floral prints. The actor shares images of her home on social media and one can see lots of floral elements, from wallpapers and curtains to decorative flowers. However, it's important to remember that one shouldn't pluck too many flowers. Instead, you can have flower-bearing plants at home for an organic floral home decor (small potted flower plants are a sight to behold on your work-from-home desk) and even try baking pressed flower cookies. You can also collect fallen flowers for decorating your home.



Gardening

THE INTERNET AESTHETIC celebrates the return to all things traditional, including gardening. You can create your own mini garden in your balcony or terrace. The therapeutic practice helps one attain peace of mind. Ideally, a cottagecore garden is dense with plants and flowers in full bloom, giving one the feel of living in a forest. Inspired by the trend, Airbnb UK, too, has introduced cottagecore-themed living spaces with flourishing gardens and is even providing virtual tours of these properties.

Celebrities and influencers on social media were also seen embracing their green spaces during the lockdown. Some people even grew their own vegetables to become healthier. A report published in *The Telegraph* on September 14 said that the plant-growing obsession was so high that "plant poaching" surged in Philippines, as locals wanted to grow their own gardens during the lockdown.

Decoding the core

Some popular internet aesthetics explained

• CRAFTCORE

An aesthetic themed around the homespun movement, handcrafted items

• GRANDMACORE

An aesthetic based around stereotypical grandma things such as crochet, gardening and baking

• FAIRYCORE

It is inspired by nature, soft pastels, butterflies, magic, flowers

• GOBLINCORE

Celebrates aspects of nature often seen as 'ugly' such as frogs, mud, snails, mushrooms and moss

• HONEYCORE

Based around rural production and consumption of goods such as honey and bread

• WARMCORE

Related to things that make a person feel warm, fuzzy and nostalgic

• WEBCORE

The use of traditional web design elements such as clip art, video games with aspects of poetry and self-expression

• DRAGONCORE

Collecting and appreciating things of sentimental value such as shiny trinkets, jewels, gemstones and coins

• WITCHCORE

An aesthetic centred around the theme of witchcraft

• RAVENCORE

Nature-centred aesthetic inspired from ravens

the Tehucan Salad, Mushrooms on the Forest Floor, The Ocean Turns Purple, Lamb Agnolotti, Sariska Footprints and Ecuadorian Jivara Forest Berries to traditional flavours in a Mahua cocktail or a Jhalana Dana Methi Papad *subzi*, Anamudi Shohi Kuzhi Roast, Sariska Footprints and Himalaya goat cheese pine cone, the menu is a delectable curation. Executive chef Arun Sundararajan says a lot of planning and thought has gone into the menu, which attempts to satisfy every palate. He says as far as possible, effort is to source local and indigenous produce to reduce carbon footprint and also offer authentic flavours.

Safety of diners has been kept in mind with disposable mats and coasters, etc. Cutlery is brought in sealed covers, the servers do not pour the water or pull chairs, seating is spaced out and even glass partitions on a table are available for those seeking extra safety.

State-of-the-art air purification systems not only maintain air quality, but also check harmful microbes. Regular sprays and cleaning of furniture after every use ensures extra protection.

New Delhi

Fe Lines

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

SUNDAY, OCTOBER 11, 2020



A wake-up call

It's high time we stepped up efforts to conserve and restore biodiversity using approaches that suit the local context

VAISHALI DAR

THE FIFTH EDITION of the UN's *Global Biodiversity Outlook* report, published in September by the UN Convention of Biological Diversity (CBD), provides an overview of the state of nature worldwide. The report notes the importance of biodiversity in addressing climate change and long-term food security, and that action to protect biodiversity is essential to prevent future pandemics.

Factors like man's current relationship with nature, continued biodiversity loss and the ongoing degradation of ecosystems are having profound consequences for human well-being and survival. "As nature degrades, new opportunities emerge for the spread to humans and animals of devastating diseases like the coronavirus. The window of time available is short, but the pandemic has demonstrated that transformative changes are possible when they must be made," says Elizabeth Mrema, executive director, CBD, adding, "The more humanity exploits nature in unsustainable ways and undermines its contributions to people, the more we undermine our own well-being, security and prosperity."

As the world continues to grapple with the devastating consequences of Covid-19, illegal wildlife trade remains one of the greatest threats to biodiversity not only in India, but across the globe. WWF International has called for urgent global action to address the key drivers, which will cause future zoonotic disease outbreaks. Numerous warnings from scientists and thought leaders, such as the World Economic Forum (WEF), have been made about the risk of a global pandemic. WEF ranked pandemics and infectious diseases as one of the top global risks over a decade ago,

posing 'an acute threat to human life.'

Most countries are now taking steps to protect biodiversity without which the state of the world's biodiversity would be considerably worse. The steps include reducing the rate of deforestation, eradication of invasive alien species and raising awareness about biodiversity and its overall importance.

However, efforts to conserve and restore biodiversity need to be scaled up at all levels using approaches that will depend on the local context. A case in point is the recent floristic study of Chithara Village Panchayat in Uttar Pradesh, where an invasive weed—*Emex australis Steinh.*, commonly called 'three corner jack' or 'double gee'—was found to cause serious losses to local biodiversity and agricultural crops. Recorded in the Botanic Garden of Greater Noida's Shiv Nadar University, where it was growing gregariously in small to large patches, the weed is originally found in Australia and South Africa. In India, since the only reported occurrence is Jammu, this is the new record for Uttar Pradesh and the upper Gangetic plains of India. The species is highly invasive and has already spread to many parts of Jammu & Kashmir.

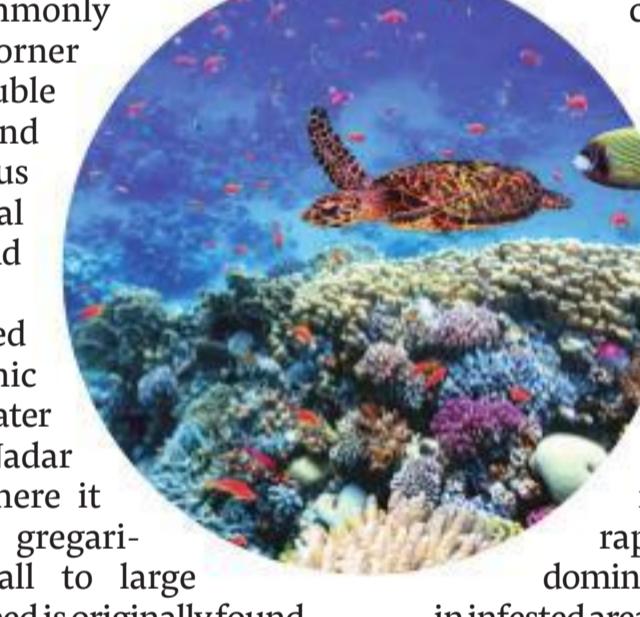
These invasive alien species are known to have a devastating impact on natural flora and fauna, causing their decline or sometimes even extinction, negatively affecting ecosystems, says Jyoti Kumar Sharma, professor and head, Center for Environmental Sciences & Engineering, School of Natural

Sciences, Shiv Nadar University. "Such species may provide little to no food value for wildlife. Because of high fecundity, these species reproduce rapidly, out-competing the native species and are considered as one of the main causes of global biodiversity loss," he says.

Several documented studies claim that the brown tree snake (*Boiga irregularis*), native to eastern and northern coastal Australia, eastern Indonesia, Papua New Guinea and many islands in north-western Melanesia, was accidentally introduced to Guam island, where it caused the extinction of most of the island's native bird and lizard species. It also caused a cascading ecological effect by removing native pollinators, causing the subsequent decline of native plant species.

Another example is of *Lantana camara*, an invasive alien weed species from South America introduced in India. It spreads rapidly to become the dominant understorey species in infested areas, blocking natural succession processes, reducing species diversity, threatening endemics and leading species to extinction.

According to Kumar, healthy ecosystems and rich biodiversity are fundamental to life on our planet. "Agricultural biodiversity is essential to satisfy basic human needs for food and livelihood security. However, impacts of climate change caused due to global warming are becoming more prevalent day by day. Urgent and coordinated efforts are required to create awareness to avoid catastrophic impacts on the environment," he says.



CUP OF JOY

Be it the south Indian filter coffee or the instant variety, coffee is not just a beverage, but a feeling for many. The brown beans of joy make their way into homes and offices across the world from the greens of Ethiopia, Uganda, India, Mexico and other major coffee-producing parts of the world. Here are the most popular types of coffee to try out at home.

By Reya Mehrotra



Irish coffee

This is a coffee with a mischievous cocktail twist. To prepare, one needs two parts of Irish whiskey, fresh cream, brown sugar and four parts of hot coffee. Heat the coffee, whiskey and sugar without boiling and add fresh cream on top for added flavour. It was first made in mid-20th century in Ireland. Usually, Irish coffee has many variations, depending on the type of cream and coffee used. Other cocktail coffees include Jamaican coffee (made with rum), Gaelic coffee (made with Scotch whisky), etc.

Orange-flavoured coffee

A number of brands have introduced the newest bizarre coffee flavour: orange. Country Bean's instant coffee flavour Choco Orange is a blend of Arabica and Robusta beans. Rage Coffee's Sparky Orange flavour coffee powder and Maverick & Farmer's Orange You Curious flavours are the latest twists to coffee and can be bought online. Orange

Dark chocolate coffee

This dark delight can be prepared at home by infusing melted dark chocolate with coffee powder and sugar, and whisking it. Hot milk can then be added to this mixture. For ready-made options, one can go for the dark chocolate flavour of Rage Coffee, a plant-based coffee brand made of 100% Arabica or Arabian coffee, which was believed to be the first species of coffee to be cultivated. Chocolate powder can be sprinkled on the coffee for added flavour.



You Curious is, in fact, an orange juice fermented coffee prepared after the Arabica beans undergo a unique barrel fermentation process with orange juice for 24 hours. The natural yeasts on the orange and coffee skins work on the fruit sugars to produce flavours and fragrances.

Coffee frappe

Also called Greek frappe or Nescafe

Frappe

It is a Greek iced coffee, which was invented as an experiment in 1957 by Dimitris Vakondios, a Nescafe representative. The French meaning of frappe is a drink with ice. It is the most common and popular form of coffee in Greece and Cyprus. The summer coffee can be made with simple ingredients like sugar, milk, coffee, ice cubes blended together and whipped cream as an option. Frappe coffee mixes can be bought online too.



Dalgona

The dalgona coffee got the tag of 'quarantine coffee', as it was largely prepared during the lockdown because cafes were closed and people experimented with recipes at home. The do-it-yourself coffee technique involves whipping equal proportions of coffee powder, sugar and hot water till it thickens and becomes creamy and then adding it to hot or cold milk, so that the milk remains at the bottom and the thick paste above it. Chocolate powder can be sprinkled on top.

Cappuccino

The espresso-based Italian coffee drink is traditionally prepared with steamed milk foam. It can be prepared with instant coffee, sugar, milk and water. Initially, its consumption in Europe was based on boiling water and coffee, but milk was added to it later in the 1700s. For the flavour, one can buy Nescafe's

Cappuccino powder range or Continental's This is Cappuccino online.

Latte

Latte comes from the Italian phrase 'caffè e latte' meaning coffee and milk. Traditionally, coffee latte has been a part of breakfasts in Europe since the 17th century. One can choose from Nescafe's range of Latte, Cold Creamy Latte, Irish Latte, Caramel Latte or Chilled Latte. You can also try Kings Coffee's Premium Cold Coffee Latte or prepare the beverage at home.

Cold smoked coffee

In September, Bengaluru-based brand Maverick & Farmer launched the world's first cold smoked coffee Ol Smoky, which has a smoky, non-bitter flavour with a hint of spices and a nutty smell. It can be had with or without milk. The Arabica beans are placed in a closed room with smoke of the fallen trees and leaves being introduced through a hole for around 14 hours. For DIY, try smoking-roasting the coffee beans in your oven for the flavour.

Caffe mocha

It is similar to caffè latte, but apart from espresso and hot milk, it has an added chocolate flavour (chocolate powder or syrup) to it. White caffè mocha can be made with white chocolate instead of dark chocolate. Tariero's Peppermint Mocha flavoured coffee, Nescafe's Choco Mocha, Colombian Brew Coffee's Blueberry Chocolate Mocha are some readily available options.

TECH-NOW-LOGY

The drone revolution

UAV technology has become a powerful tool in the fight against Covid-19, helping create resilient supply chains & aiding socially-distanced deliveries

SHRIYA ROY

THERE WAS A TIME when unmanned aerial vehicle (UAV) technology was looked at as sort of a luxury. But not any more, as drone delivery and UAV technology have become important tools in the fight against the Covid-19 pandemic, helping create more resilient supply chains and socially-distanced delivery services.

The crisis that the world is facing has made people recognise the utility of drones even with their potential risks. Not surprisingly, many startups and individuals have stepped up to the growing need for drones in the market, and are coming up with a wide array of innovative drone solutions.

In India, too, several startups are working in the field to aid the fight against the pandemic. Mumbai-based company ideaForge, the largest drone manufacturer in the country, is engaged in the development of unmanned aerial systems, helping the police monitor social distancing and security surveillance using its drones. Currently, the company has deployed its drones in 10 states for surveillance and crowd monitoring purposes.

ideaForge was founded in 2007 by IIT-Mumbai alumnus Ankit Mehta along with three friends. Their systems are currently being used by Indian defence establishments, homeland security and other government organisations for intelligence and surveillance projects. "The pivot to making unmanned systems has its origins in the work we did at IIT-Bombay as undergrads," says

Mehta, CEO and co-founder, ideaForge. "We independently came up with the concept of a quad-rotor and built the first prototype in 2004. The Mumbai attacks proved to be a turning point for us. Following it, we decided that drone technology will be used for defence purposes," he adds. Other startups like AerialPhoto also seek to acquire and create the most prominent aerial imagery to give a 360-degree view of what's happening below.

Not just India, other countries, too, are stepping up their UAV game. In Wuhan, which was the epicenter of the pandemic, drones were used to deliver medical supplies to hospitals. The UAV technology not only speeds up delivery of essential medical supplies and samples, but also reduces the risk of exposure to medical staff, marking a major difference in efforts to combat the disease. In China, companies like TerraDrones and Antwork made use of drones to transport medical samples from Xinchang Hospital to the Center for Disease Control and Prevention in Zhejiang.

Drones are not only being used for ease in supplying essentials, but also in surveillance, broadcast, disinfectant spraying and temperature checks, among others. In the US, Draganfly, the leading manufacturer of commercial unmanned aerial vehicles, released a series of 'pandemic drone' test flights in areas that were considered Covid-19 hotspots to monitor social distancing and detect symptoms presented by the virus in an effort to keep the community safe. Draganfly's pandemic drone technology is equipped with a specialised sensor and com-

puter vision systems that can display fever and temperature, heart and respiratory rates, as well as detect when people sneeze and cough in crowded places. The technology can accurately detect infectious conditions from a distance of about 190 feet. Apart from that, a collaboration between the United Postal Service (UPS) and drone company Matternet became the first approved drone prescription delivery service in the United States post the pandemic.

In countries like China and some parts of Europe, drones are being used to broadcast messages and information about lockdown measures, especially in rural areas that lack communication channels for health information. Drones equipped with loudspeakers are being used to make public announcements about staying indoors, taking necessary precautions and wearing masks when stepping outside.

To disinfect public spaces and prevent the spread of Covid-19, health authorities are deploying agriculture spray drones to carry out tasks like spraying disinfectant in potentially affected areas. These spraying drones can cover much more ground in less time and 50 times faster than traditional methods. According to DJI, the world's largest maker of drones, a spraying UAV can carry around 16 litres of disinfectant and cover 100,000 sq meter area in an hour.

While it is fair to say that the pandemic has sped up drone manufacturing across the world, it is still to be seen how much the industry can capitalise on the need and demand.



Spotlight

SUNDAY, OCTOBER 11, 2020



SHRIYA ROY

WHEN NIRBHAYA'S RAPISTS were executed on March 20 this year, a little over seven years after the incident, the mood across the nation was celebratory. There were voices that did not agree with the theory of an eye for an eye, but most, including the victim's family, felt justice had finally been done. Even when the culprits in the rape of a veterinary doctor were shot dead in an encounter in Hyderabad last year, majority of the voices hailed the 'quick justice'. The incident at Hathras, where a 19-year-old Dalit girl was brutally raped and who later succumbed, has led to a wave of citizen protests and similar sentiments for justice, with the family demanding a public hanging and even Delhi chief minister Arvind Kejriwal asking for the guilty to be hanged.

And while India stands among the very few countries in the world that still continue to follow death penalty, it is a rare event. There are places like Iran and China where hundreds are condemned to death by the State every year. The recent execution on September 12 of a champion wrestler in Iran, who was convicted of murdering a security guard during anti-regime protests in 2018, opened up the debate around capital punishment once again. Twenty-seven-year-old Navid Afkari was executed despite an international campaign to spare his life, a call by the World Players' Association (WPA) for Iran's expulsion from world sport if the execution went ahead and a condemnation of the order by US President Donald Trump.

If we look at data, Iran executed at least 251 people last year, the second-highest in the world after China, according to Amnesty International.

In India, the judgment in the Bachan Singh vs State of Punjab said offences resulting in death are punishable by death only when they meet the "rarest of rare" standard. Hanging and shooting are the two methods of the execution of death penalty followed in India. Crimes punishable by death in India include aggravated murder, other offences resulting in death, terrorism-related crimes, rape, espionage and terrorism, etc.

This brings us face to face with the question whether capital punishment yields results as intended, and is it valid in the 21st century? Assistant professor of law at National Academy of Legal Studies and Research, Hyderabad, Vivek Mukherjee says, "Justice does not have a universal meaning. Justice is never value-neutral; it is shaped by ideology. Death penalty has retributive justice at its foundation."

Death penalty and collective consciousness

Since 2000, India has executed seven persons, of which three were for terrorism-related activities. They included Yakub Memon for the 1993 Bombay serial blasts, Afzal Guru for the 2001 Parliament attack

Terrorist Ajmal Kasab was hanged till death for the 2008 Mumbai attack

Another important aspect when it comes to delivering capital punishment is the mercy petition. It has been one of the most debated things in the arena of law and justice at domestic and international levels.

In India, Article 72 of the Constitution empowers the President to grant pardon, suspend and remit death sentences and commute the death sentence of convicts on death row. A convict can file a mercy plea from jail either through prison officials or through a lawyer or even family. The Constitution doesn't have any maximum time limit within which a mercy petition has to be decided. There have been instances of mercy petitions lying with the President for over a decade without any decision being taken.

Speaking about an alternate form of justice, he adds, "It is an issue where countries are taking a relook at the idea. The main purpose of capital punishment is its deterrent effect." He, however, adds, "It does not serve the purpose for which it is being applied. As statistics show, there is no deterrence."

Several debates have taken place in the country over the years on whether death penalty is constitutional. The Supreme Court had also ruled that mandatory death penalty is unconstitutional. Section 416 of the Criminal Procedure Code (CPC) says if a woman sentenced to death is found to be pregnant, the high court shall order the execution of the sentence to be postponed and may, if it thinks fit, commute the sentence to imprisonment for life. The top court also held that mental illness is a 'mitigating factor' that shall spare those with such disorders from the gallows.

The mercy petition

Another important aspect when it comes

JUSTICE DONE OR DENIED?

When incidents like Hathras happen, public sentiment veers toward the strictest punishment for the culprits. The entire nation celebrated the execution of Nirbhaya's rapists. However, is the death penalty achieving its objective, even as with every passing year, questions are being raised on the validity of capital punishment in law books?

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How it was exploited by the Nirbhaya rapists to defer their hanging remains fresh in everyone's memory.

Former Union law secretary and a member of the 20th Law Commission, PK Malhotra points out that mercy petitions have to be disposed of in a time-bound manner. "There have been instances in the past where the Supreme Court has commuted the death sentence into imprisonment for life due to undue delay in execution of the sentence." He adds, "When the human rights activists talk of human rights of the accused, probably they miss the point that the victims of the crime also have certain rights which have been violated and compromised by the accused person. Rights of such accused are fully

protected when they are given a fair and expeditious trial and right to appeal."

The world view

Critics of capital punishment have stressed repeatedly that there's no evidence to show that death penalty deters crime. More than

70% of the countries in the world have abolished capital punishment in law or practice.

However, it still continues to exist in many parts of the world, especially in countries that have a comparatively larger population or those with authoritarian rule.

In the US, capital punishment is currently authorised in 28 states. In recent years, New Mexico, Illinois, Connecticut, Maryland, New Hampshire and Colorado have abolished the death penalty, replacing it with a sentence of life imprisonment with no possibility for parole. States across the US continue to

debate its fairness, reliability, and cost of implementation. Lethal injection is currently the primary method of execution in all states that authorise executions.

Over the past decade, several US Supreme Courts have narrowed down the application of death penalty in its states. The court abolished the death penalty for mentally disabled offenders in 2002, juvenile offenders in 2005, and for those convicted of raping a child where death was not the intended or actual result in 2008.



The four Nirbhaya rapists—(from left) Akshay Kumar Singh, Pawan Gupta, Mukesh Singh and Vinay Sharma—were hanged on March 20 this year



Studies have also shown that in America, homicide rates of states that still have death penalty are 48-100% higher as compared to the states without it.

In the UK, too, the Murder Act of 1965 suspended the use of capital punishment for a period of five years, before making it permanent in 1969, and replacing it with a sentence of life imprisonment. In 1998, capital punishment in the UK for acts of treason and piracy was also abolished, finally making the country totally free of the death penalty.

While international law does not prohibit the death penalty, most countries consider it a violation of human rights. Around the world, justices of the supreme courts have often referred to the international law for affirming their own judgment and conclusion about death penalty. There have also been reports of countries abusing the use of death penalty.

Kunal Ambasta, professor at National Law School of India University, Bengaluru, says, "The global stance on death penalty has evolved over the last century and today most countries have abolished it. Capital punishment is fundamentally violative of human dignity, and that is a basic and universal human right. In India, our laws must also be in accordance with the obligations to human rights that we have legally, as well as principally, as part of the international human rights regime."

Amnesty International names China as the world's top executioner, but adds that the true extent of the use of the death penalty in China is not known as the data is classified as a state secret. Capital punishment is a legal penalty in Pakistan and Iran. Malaysia was another state to abolish capital punishment in 2018.

Soon after the hanging of the Nirbhaya rapists, the UN once again called on all nations to stop the use of capital punishment or put a moratorium on it. Responding to the hanging, UN secretary-general Antonio Guterres' spokesperson Stephane Dujarric said their position has always been very clear and stressed the need to move away from death penalty as a form of delivering justice.

Amnesty International has been campaigning for over 40 years to abolish death penalty around the world.

It monitors the use of death penalty by different states and holds the government accountable for carrying on and continuing with the inhuman practice.

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LEGAL PENALTY

In China, capital punishment is mostly enforced for murder and drug trafficking, and executions are carried out by lethal injection or gun shot. Historically, poorer and lower-status Chinese were most often subject to capital punishment

abolishing of death penalty in India might come out of an attempt to gather larger world support. That would be out of compulsion, and not out of change of mind. It will only be a cosmetic change for global support. What is important is to integrate the value and understanding it."

A report submitted by the Law Commission of India in 2015 recommended abolition of death penalty in the country. The report favoured speedy abolition of the death penalty from the statute books, except in cases where the accused is convicted of involvement in a terror case. The commission pointed out, "The death penalty has no demonstrated utility in deterring crime or incapacitating offenders any more than its alternative: imprisonment for life."

However, those in favour of capital punishment say it is necessary to not abolish it, because it is the ultimate form of punishment in the most heinous crimes and the 'rarest of the rare' cases. In 2019, 90% of the states in India supported the retention of death penalty after a private members' bill seeking its abolition came up in the upper house of the Parliament.

Malhotra, who was part of the commission that submitted the report on death penalty, says the time is not ripe in India for the abolition of death penalty. "I had given a dissenting note in the Law Commission report also, along with two other members of the commission. Death penalty definitely acts as a deterrent and, therefore, needs to be continued," he says.

Another important point that comes up is that even years after the government started looking at various options to find a 'more humane' way to replace death by hanging for convicts, the process seems to have been discarded without any decision being taken.

Between 2008 and 2010, the ministry of home affairs wrote to state governments seeking their views on the need to replace death by hanging with some other method. Barring a few states, majority of the governments strongly favoured replacing death by hanging with lethal injection.

But it now seems the Centre has put an end to the consultations and has decided to stick to the death by hanging method.

Bopari points out that although criminal offences are being committed across the country, some cases get more attention than the others, and are politically expedient for the ruling dispensation to send a particular message. "There exists an element of discretion, which can at times be flawed," he says.

Validity of death penalty

This then brings us to our original question: do we need the death penalty? Global discourse has been that of moving away from it, even though the nations that still have it also have substantial strong argument in defence of it. French philosopher Jacques Derrida's argument in this regard says the foundational assumption is that the criminal law of 'civilised' nations and states' does not and should not have barbaric features. So, the nations that have abolished capital punishment have done it not because of their belief in giving a chance or for reformation, but because of an 'unspoken motivation' to catch up with the 'civilised' world.

Increasing international trends amongst countries to abolish death penalty point to the fact that an international standard is under development. It has been argued that the abolition of death penalty is essential for the protection of the right to life. Whether an international standard develops, and if it is followed, remains to be seen.

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It does not serve the purpose for which it is being applied. As statistics show, there is no deterrence

— NS BOPARI, ADVOCATE, PUNJAB & HARYANA HIGH COURT



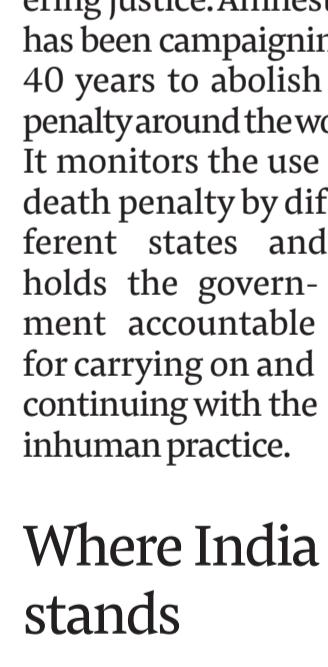
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— PK MALHOTRA, FORMER LAW SECRETARY, MEMBER OF 20TH LAW COMMISSION

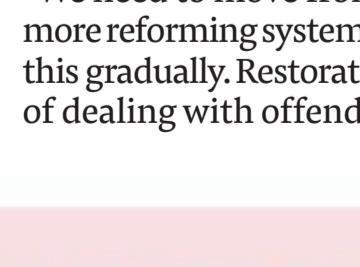


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— VIVEK MUKHERJEE, PROFESSOR, NATIONAL ACADEMY OF LEGAL STUDIES AND RESEARCH, HYDERABAD



Afzal Guru was executed for the 2001 Parliament attack



Yakub Memon was hanged for the 1993 Bombay serial blasts

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Well-Being

SUNDAY, OCTOBER 11, 2020



MOLECULAR BIOLOGY

The field of molecular biology grew in the late 20th century, as did its clinical application. In the 1980s, the phrase was used in the names of companies such as Molecular Diagnostics Incorporated and Bethesda Research Laboratories Molecular Diagnostics.

SHRIYA ROY

IN THE PAST few months, all of us have heard about the multiple tests that have been doing the rounds to detect the SARS-CoV-2 virus. 'Rapid test', 'antigen test' and 'antibody test' have become common terms in conversations today, but are only adding to the confusion, as information about these is incomplete and the options for testing keep changing rapidly. So what are these tests and how are they different from each other? Who needs them and when do you need to get them done? We clear the air.

Tests for Covid-19 fall into two categories: diagnostic or molecular tests (such as RT-PCR) and antigen tests, which detect parts of the SARS-CoV-2 virus. Then there comes the antibody test that senses molecules that people produce when they have been infected by the virus. Antibodies can take several days to develop after an infection and often stay in the blood for weeks after recovery. So antibody tests have limited use in diagnosis.

The diagnostic PCR test can not only detect whether someone is infectious, but it also detects people who have the virus, but are not likely to spread it. Then come rapid tests. According to health experts, any of the above tests that can be done in 30-60 minutes without using any automated machine can be classified as rapid tests. They are simple, do not require great expertise to perform and are easy to interpret. These can be performed in the field or at primary healthcare centres. The test uses a mucus sample from the nose or throat and can be analysed at a doctor's clinic. The result can be available within a few hours. The test is called 'rapid' since the results can be furnished in just about 15-30 minutes.

With such fast results, though, certain questions regarding its accuracy might arise in people's minds. "As per the guidelines, while a positive rapid result is reported as confirmed positive, a negative report needs further clinical and diagnostic evaluation for final confirmation. The sensitivity of the test, as per kit literature, is 84.38%," says Ami Varaiya, laboratory medicine coordinator and consultant microbiologist at Nanavati Hospital in Mumbai.

Laxman Jessani, consultant doctor of infectious diseases at Apollo Hospital, Mumbai, adds, "Rapid antigen tests have a high percentage of around 30% false negative. The positive results are usually highly accurate, but negative results need to be confirmed with a molecular test."

The next question that needs addressing is how is one to know which test they are supposed to take? In India, according to the guidelines laid down by the Indian Council of Medical Research (ICMR), any person with history of contact with a Covid-19-positive patient (but asymptomatic) can undergo the antigen test. If the test is negative, it can be confirmed with a diagnostic molecular test. Any person who is symptomatic with Covid-19-like symptoms should definitely undergo a molecular test, say experts. "The objectives of opting for an antigen or antibody test are different. At the same time, one should opt for the tests after considering the symptoms, existing comorbidities, status of the infection and exposure to infected individuals," says Varaiya.

There are certain guidelines for people who need to get the tests done, says Sweta Shah, consultant of microbiology and infection prevention at Kokilaben Dhirubhai Ambani Hospital, Mumbai. She segregates people who need the antigen test and those who need the antibody test into two categories. "Those who need the antigen test include patients with fever, dry cough, body ache and breathlessness or anyone in contact with a Covid-positive patient. The test can also be done before



Who should get which test done

RAPID ANTIGEN TEST/RT-PCR TEST

- People with fever, dry cough, body ache and breathlessness. Some may have vomiting and diarrhoea only
- People with any of the above symptoms plus if they have had contact with a Covid-positive patient in the past seven days
- People working in high-risk areas like hospitals, etc
- People travelling, before surgery or those going to be admitted to a healthcare facility, etc

ANTIBODY TEST

- To determine if a person has antibodies without any previous history of infection or contact with known positive patient
- For testing a person for plasma donation
- To give health officials a better idea of how common the virus is
- To find out how sick it makes most people



Testing times

The Covid-19 pandemic has thrown across an array of tests at us. But what are these tests and how are they different from each other? Who needs them and when do you need to get them done? We clear the air...

travelling, admission to any healthcare facility or surgery," she says. On the other hand, the antibody test, she says, can mainly be done before travelling, admission to a healthcare facility, surgery or for testing a person for plasma donation.

There has also been a growing demand for rapid test kits among people and organisations to maintain precautions. However, one must remember that very often the rapid antigen tests are less reliable, with an accuracy rate in some cases being as low as 50% (in India). In the UK, the most common type of rapid test has an error margin of 20% for giving false negative results and was originally meant to be used in virus hotspots and healthcare settings. A person taking the test might need to take it a couple of times for it to give the correct result. Furthermore, the test can only detect if an individual is infected at the time of taking the test and has no relation with past infection.

The next question that arises is are follow-up tests required? And if so, which ones and how many? Health experts believe that it is always advisable to do a follow-up antigen test despite of the result just to be doubly



There has been a growing demand for rapid test kits among people and organisations, but very often the rapid antigen test is less reliable and a person might need to take it a couple of times for it to give the correct result

sure. One can also do a molecular RT-PCR test after the antigen test to confirm or rule out the presence of the SARS-CoV-2 virus.

As for the antibody test, Shah says, "Rapid antibody tests can be followed up by CLIA, CMIA or ELISA, which are automated technologies for detection of antibodies and can provide semi-quantitative value. The value can determine the approximate quantity of antibodies present in blood that can be extremely useful for plasma donation."

The ICMR has also put down some further guidelines and an advisory, allowing on-demand Covid-19 testing. The medical body has also left it to individual states to modify the approach as per their discretion.

In terms of cost, the antigen test kit used in India, which has been developed by South Korean biotechnology firm SD Biosensor, costs about ₹450. For antibody tests, most state governments have fixed the cost between ₹250 and ₹300.

One must, however, remember that Covid tests are evolving every day. New tests are being put to use by different countries to get the most accurate results, but an absolute accurate test is yet to be discovered.

The perils of touch deprivation

It's going to be a good while before we can hug freely again. But what does that mean for our mental health and wellness?

MAHAM HASAN

BACK IN JUNE, A FEW hundred epidemiologists and infectious disease experts interviewed by *The New York Times* said that it would likely be a year or more before they would feel comfortable hugging or shaking the hand of a friend. Thirty-nine per cent said it would likely be three to 12 months. Even for the non-epidemiologists among us, everyday touch has become a source of stress—and a negotiation of personal boundaries—in a way that it never was before the coronavirus pandemic.

Some people have gone many months without touch; it was one of the first things we were cautioned against, even before social distancing, masks and stay-at-home orders became the new normal. And even

then, its absence can give way to touch deprivation, which can lead to health issues like anxiety and depression, according to Tiffany Field, the director of the Touch Research Institute at the University of Miami, who has a PhD in developmental psychology. Field calls touch "the mother of all senses". When asked what specific touch people missed the most, the answer was identical for everyone I interviewed: hugs. Anita Bright, 51, a professor at Portland State University in Oregon who recalled being unable to hug a student who defended her dissertation in early March, said she especially missed the tighter, longer hugs that accompany a reunion.

Jo Carter, 50, a project manager at the University of Wisconsin in Madison who lives alone, said that, pre-pandemic, she



A STUDY FOUND THAT TOUCH WAS THE KEY NON-VERBAL BEHAVIOUR IN THE NURSING PROFESSION WHEN TREATING OLDER PATIENTS

would regularly get massages and pedicures to have consistent touch. During the lockdown, she found herself crankier and more restless than normal, "hangry" almost, she said. In addition to sleeping under a weighted blanket, Carter has begun cuddling the teddy bear she had since grade school.

Neil Burton, a psychiatrist and the author of the books *Hypersensitivity: Thinking Beyond Thinking and Heaven and Hell: The Psychology of the Emotions*, believes touch is the most neglected of our senses. In 2017, Burton, who lives in Oxford, England, wrote an article in *Psychology Today* about where that neglect comes from and the sometimes-cultural aversion to touch. This aversion can also dictate, he said, when and how intensely touch hunger may kick in for someone: age, genetics, coping mechanisms and the frequency of touch pre-pandemic are the other determining factors. "Some people may feel it within a week, others may never feel it at all," Burton said. "No doubt the thought that you cannot hypothetically access touch—for example, by seeing a friend, or booking a massage—makes the craving worse than it

would otherwise be."

A 2013 study found that touch was the most important non-verbal behaviour in the nursing profession when treating older patients: "In old age, the tactile hunger is more powerful than ever, for it is the only sensuous experience that remains."

Trevor Roberts, a psychotherapist in Bournemouth, England, is worried about people getting used to being alone, isolated and untouched. "Not to touch will become normal, not to visit family or just talk to them on Skype," he said. "There is no substitute for human touch."

Field, of the Touch Research Institute, described one treatment as "moving the skin". The action is not just stroking, according to Field, but moving your skin forcefully enough to cause indentations and hit the pressure receptors. Some other ways to move your skin? Scalp massages, abdominal crunches, brushing your entire body in the bath, wearing compression clothing or even just rolling around the floor can fire up the pressure receptors. Field also believes doing yoga is just as effective as getting a massage.

New Delhi

Footloose

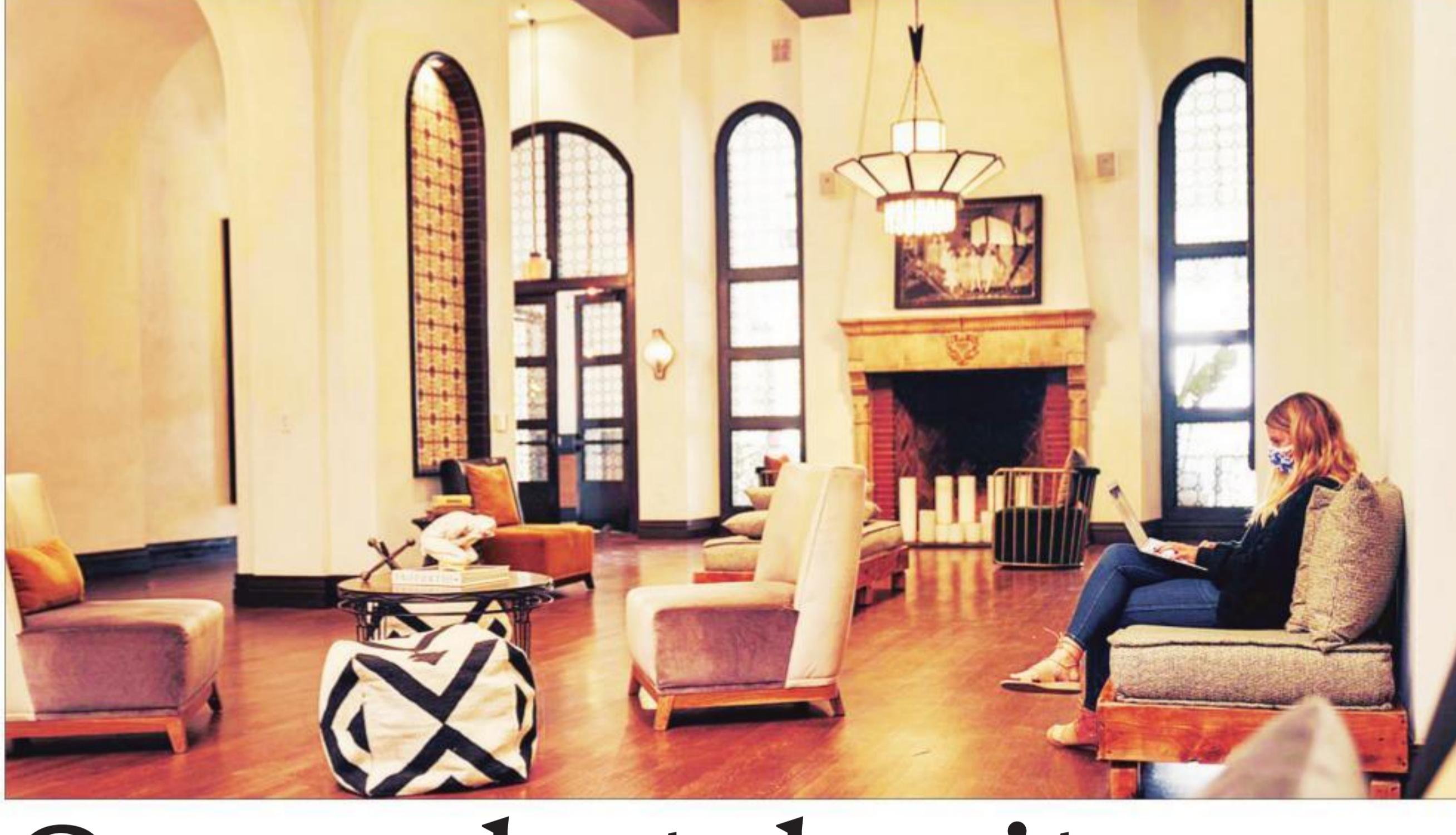
SUNDAY, OCTOBER 11, 2020



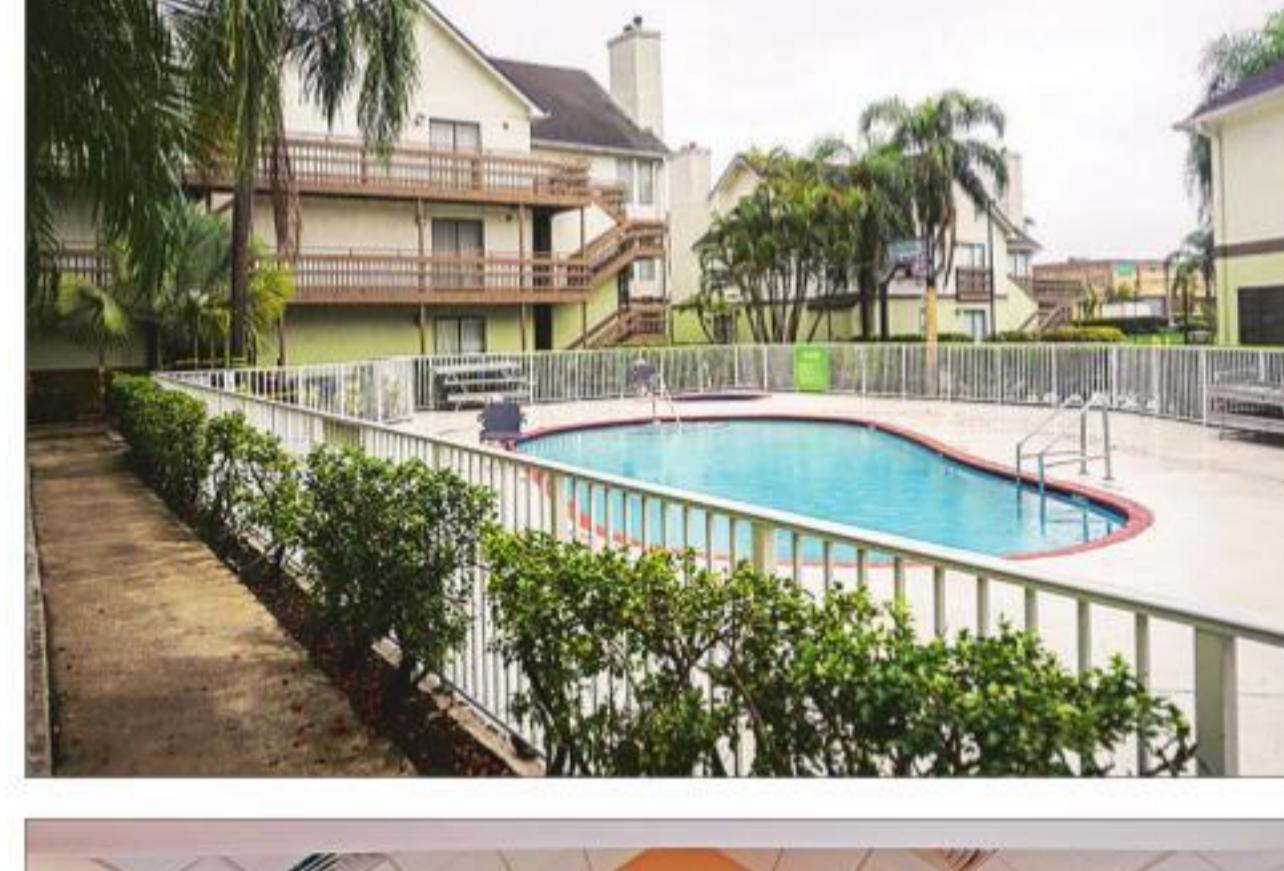
GUITAR ROW

Part of Sunset Boulevard in Hollywood is also sometimes called 'Guitar Row' due to the large number of guitar stores and music industry-related businesses, including the recording studios Sunset Sound Studios and United Western Recorders

JEENAH MOON FOR THE NEW YORK TIMES



ANGEL VALENTIN FOR THE NEW YORK TIMES



Once a hotel suite, now an office space

As the hospitality industry grapples with a severe downturn, owners are turning hotels into offices, schools, emergency housing, wedding halls or homeless shelters

CJ HUGHES

LIKE MANY HOTELS pummeled by the pandemic, the InterContinental Times Square is trying to hang on. After tourists stopped arriving this spring, the 607-room property transformed into housing for doctors and nurses treating coronavirus patients. When they checked out, the high-rise began offering blocks of rooms as office space. And with its reopening this month, the InterContinental will again play office landlord, this time on a suite-by-suite basis.

"We're trying to be creative," said Gul Turkmenoglu, the general manager, "and hope our ideas take off." Across the country, as the hospitality industry grapples with a severe downturn, hotels have been trying to reinvent themselves — as schools, emergency housing, wedding halls or homeless shelters — even as the new uses may come up short on revenue.

There are signs of financial distress. In New York, 44 hotel loans backed by bonds totalling \$1.2 billion are delinquent, according to September data from Trepp, an analytics firm. In second place was Houston, with 39 delinquent loans at \$682 million, followed by Chicago



with 29 at \$990 million.

Though a foreclosure would not necessarily cause a hotel to close, many analysts do not expect the industry to fully recover till 2023. "Generally speaking, every hotel in America has lost 20 to 35% of its value in the last six months," said Keith Thompson, a principal of the hospitality group at the brokerage firm Avison Young, which is starting to list distressed hotels at steep discounts.

Government efforts to house people in need have picked up some slack. New York, for instance, leased 11,000 rooms in hotels from April to July for medical workers who did not want to infect their families, as well as Covid-19 patients who could not isolate properly at home. One was a Hilton Garden Inn on West 37th Street, where three patients died in April after being discharged from hospitals.

Miami took a similar approach to coronavirus containment. Five hotels were designated as housing for doctors, the homeless and Covid-19 patients, for a total of more than 2,100 people from July to September, officials said.

State and county funds cover the rooms and meals, said Frank Rollason, the director of emergency management for Miami-Dade County. "We had to evict some people. A meth lab was set up in one room," Rollason said. "But we have also saved lives by stopping a pyramid of people from being infected."

Whether new residents wind up as troublemakers or not, hotels seem eager for

spokeswoman for the Department of Homeless Services said.

Included are outposts of chains like DoubleTree and SpringHill Suites, but also Kixby, a 195-room boutique property on West 35th Street with a "mixology" bar in the lobby. But the plan's rollout hasn't always been smooth. Some of the 300 men put up in the Lucerne, an Upper West Side hotel, took drugs and were rowdy, according to neighbourhood residents. The city later relocated the group.

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(Above) Hotel Figueroa in Los Angeles has leased 200 offices since June; and (left) at London West Hollywood in Beverly Hills, beds have been removed to create work spaces

a lifeline. About 100 have emailed Rollason about participating in the programme, he said. Their interest seems understandable, as the number of tourists is sharply down.

But the state money can be a pittance compared with what came before. The Doral Inn and Suites, a 112-room property catering to business and leisure travellers near Miami's airport, collects \$35 a night for units that once traded at \$250.

Alex Nahabetian, the manager of the family-owned hotel, said he had been planning to renovate the property, which was built in the 1980s. But then the pandemic hit, and his lender pulled financing because hotels were at risk. That lender would also grant Nahabetian only a three-month forbearance on his mortgage payments, a grace period that expired in June. "The programme has been a major life-saver," he said. "Otherwise, we would be permanently closed." Hotels not selected for government relief are often converting rooms into offices, at a time when office buildings remain closed.

At London West Hollywood at Beverly Hills, a 226-unit property in West Hollywood, California, beds were removed to create work spaces more like boardrooms. About five have been rented each month since June for \$5,000, a spokeswoman said. But most properties seem to be betting that workers simply need a desk, and because most rooms already have one, the hotel doesn't have to splurge on a makeover.

Employees of the Hotel Figueroa, a renovated Spanish Colonial landmark in downtown Los Angeles, generally reposition furniture only at a client's request. The 268-room hotel, which housed med-



(From top) The InterContinental in Times Square is offering blocks of rooms as office space; prices of rooms at Doral Inn and Suites have been slashed as part of an emergency programme; and Courtyard by Marriott in Illinois converted one of its conference rooms into a virtual classroom

ical workers in the pandemic, has leased 200 offices since June for \$25,000, a spokeswoman said.

But office space is usually much cheaper than standard rooms. At the InterContinental Times Square, offices, which are leased by the day, are about 30% less than overnight stays, and rates for those overnight rooms are down more than half since last year, Turkmenoglu said.

Hotels are rethinking common areas, too. In September, five families rented a conference room at a Courtyard by Marriott in suburban Elmhurst, Illinois, so their first-grade students could comfortably engage in remote learning. Gym class was in the hotel's pool.

Use of the room would normally be \$600 a week; the families paid \$350. That's not insignificant when occupancy is a third of its normal rate, said Tania Gawel, the director of sales at the 140-room property. "It's been very slow," Gawel said, "so it's all

about thinking outside of the box."

Other hotels, like the Great Wolf Lodge resort in the Pocono Mountains in Pennsylvania, have set up remote-learning facilities to lure vacationers. And ballrooms that once hosted business conventions are now marketed for "micro-weddings" that are substitutes for larger parties that were cancelled.

The backdrop to the survival efforts is gloomy. "For some properties, just keeping the lights on could cost \$1 million a month," said Jeffrey Davis, a broker with the commercial real estate firm JLL and co-head of its hospitality group. He added that debt service could add \$5 million. But turning over hotels to other uses, especially as homeless shelters, can hurt properties in the short run, Davis said. "You may be getting a good bang for your buck for your rooms, but the wear and tear in your hotel is something to be reckoned with."

NYT

The Sunset Strip stirs again

The legendary Los Angeles road, once a party paradise, is awakening afresh with a crop of new luxury developments

DEBRA KAMIN

FEW PATCHES OF America have had a greater influence on pop culture than a storied 1.7-mile stretch of Los Angeles, where movie stars, mobsters and musicians all went to blow off steam. From Joe DiMaggio and Marilyn Monroe's first dates to John Belushi and River Phoenix's final speedballs, the Sunset Strip saw it all.

But every party eventually ends, and now Los Angeles' most notorious revelry zone is focusing on the morning after. A crop of new luxury developments is cleaning up the Sunset Strip. Some of them are rising from another era's ashes. At the corner of Sunset Boulevard and Olive Drive, on the same lot where the corrugated-metal House of Blues stood



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sales for the project.

He expects significant interest this winter when a mix of featured residences will be released before opening. "There are certain iconic places in Los Angeles that are grounded in the nostalgia of Hollywood," said Stukin. "You stand on site, and you see the Chateau Marmont, the Sunset Tower, the Griffith Park Observatory. And it gives you that feeling that is very rare."

During a site visit in March, just before the pandemic hit, the Pendry was little more than a construction site. We were standing in the central gallery of the Pendry's sales office, where a scaled architectural model of the project gleams inside its plexiglass case. Each guest is handed a coin to insert into a Moët Champagne vending machine, and a sliding door can be opened, with a flourish, to reveal a full-scale staged kitchen, bathroom and sitting room, complete with white oak floors and an Italian granite bar.

The appeal of the Pendry Residences, said Stukin, is in line with a larger movement happening not just in and around the Sunset Strip, where five major resi-

dential projects are in development, but across all of Los Angeles. It's a rejection of the far-flung, car-dependent lifestyle that contributed to this city's notorious sprawl and once sent its residents literally running for the hills.

"Hollywood is a company town, and I've spoken to buyers that when they started out here, they were either part of Hollywood or they were feeding Hollywood, so to speak, with their work," said Stukin. "They had this rock and roll Hollywood fantasy and then, like everyone else, they moved to Brentwood, or the Palisades, or Malibu or Calabasas. But now we're seeing that people want to move back into town. They want to be in the center of everything."

In cities like New York or San Francisco, real estate interest in the suburbs has surged since the pandemic erupted in March as residents have sought out more space. Los Angeles is different, said Stukin. "Compared to New York or London, we're a low-density major metropolitan city. So we don't have people fleeing here for space."

NYT

Mind & Games

SUNDAY, OCTOBER 11, 2020

Parenting was never meant to be this isolating

Nuclear families have always relied on a community for practical support

JESSICA GROSE

EVERYONE SEEMS TO forget that being a parent is, for most people, a choice." "I understand these are uncertain times, but I can't tell you how many pre-pandemic complaints I've heard from parents about the care of their own children. Your kids are not someone else's responsibility."

"When we were raised, one of our parents stayed home and raised us. They didn't drag us off to a stranger's house at 6 am so both of them could be 'fulfilled'."

These are some of the comments generated by an article about tech workers without children, who were griping that colleagues who are parents have received an unfair amount of leave during the pandemic. The notion that selfish parents get too many perks and benefits yet still complain about kids who should be their sole responsibility isn't new; that idea was around pre-Covid.

But as our entire world is under duress, with enormous job losses, the threat of illness and various other uncertainties across the board, I have noticed more people expressing these kinds of thoughts, especially whenever I write about mental health issues among parents.

What this criticism fails to grasp is that throughout basically all of human history, parents have never, ever raised children in isolated nuclear units the way they have been doing for much of 2020, with little to no hands-on family or community support. Individual families being completely responsible for children "is absolutely unheard of except in total emergencies," said Stephanie Coontz, an emeritus professor of history and family at Evergreen State College in Olympia, Washington, and the author of *The Way We Never Were: American Families and the Nostalgia Trap*.

As far back as we can go in prehistory, parents engaged in what biological anthropologists refer to as "cooperative breeding," said Robin G Nelson, PhD, an associate professor of anthropology at Santa Clara University (and an old friend of mine). That's the idea that family and



community members would help with holding, grooming and sometimes even feeding your baby. Sarah B Hrdy, an anthropologist, called these helpers "allo-parents," and her research suggests that shared child care may have been "the secret of human evolutionary success". Nelson called group living "part of what it means to be human."

When you go back to the beginning of American history, the same facts hold: from colonial America through the early 20th century, there were almost no parents whose days were dedicated to just child care without support. Poorer parents worked alongside their children as young as five in crowded tenement sweatshops, textile mills and in the fields, while older children and other family helped care for children too young to work. And wealthier white families were not doing the child care without household workers. "Middle-class women were able to shift more time into child rearing in the 1800s only by hiring domestic help," Coontz noted.

In fact, one parent (the mom) staying

RESEARCH SUGGESTS THAT SHARED CHILD CARE MAY HAVE BEEN 'THE SECRET OF HUMAN EVOLUTIONARY SUCCESS'



home and only spending her time on housework and child care was "a historical fluke", for the white middle and upper classes that began in the 1940s and '50s, "based on a unique and temporary conjuncture of economic, social and political factors," Coontz wrote in *The Way We Never Were*. As she points out, during World War II, Americans saved money at a rate

that was "three times higher than in the decades before or since," and real wages increased more in the '50s than they had in the previous 50 years.

And they were not "alone" the way many parents are during this pandemic. Middle-class mothers who stayed home with their children did so in communities of other mothers like them; the children would be pushed out to play in suburban neighbour-

hoods. Even in the heyday of the American nuclear family, only the wealthiest white families were able to live that Donna Reed life—as Coontz points out in her book, one-third of non-immigrant white families "could not get by on the income of the household head."

Black families were excluded from this vision and were fighting for basic civil rights in the '50s and '60s. As Nelson noted, even the idea that children are an active "choice" for most people erases the history of forced sterilisation of Black, Native American, Asian and Latina women. Just last month, there were reports of a whistle-blower calling out potential unwanted gynecological procedures performed on immigrants at an ICE facility earlier this year.

Even before the pandemic, modern mothers and fathers were spending more time with their children than they did 45 years ago. As my colleague Claire Cain Miller has pointed out, mothers were spending five hours a week doing things like reading to children, ferrying them to activities and helping them with homework, compared with one hour and 45 minutes in 1975, and they have less solo leisure time than their mid-century counterparts.

Those parents "complaining" about caring for their children are possibly doing so because this is not sustainable. Parents are sending their kids to "a stranger's house" for child care not because they want to be "fulfilled" but because they need to afford basic necessities for their families, or if they're lucky, they are saving for retirement and college. At this point, many parents who remain employed are scared to lose their jobs or be pushed out of them to care for children. Analysis from the National Women's Law Center suggests that of the 1.1 million workers who dropped out of the labour force last month, 80% were women.

But despite some very loud griping about parents on the internet, Coontz believes that most people are "pretty damn sympathetic" to mothers and fathers. "In my real life, not my virtual life, I have received so much support and kindness from colleagues and friends during this time, regardless of parental status. Living through a pandemic weighs heavily on us all: we cannot hug our loved ones, there are millions dead and many are grieving the loss of relatives. We should be extending grace in all directions, instead of fighting for scraps."

NYT

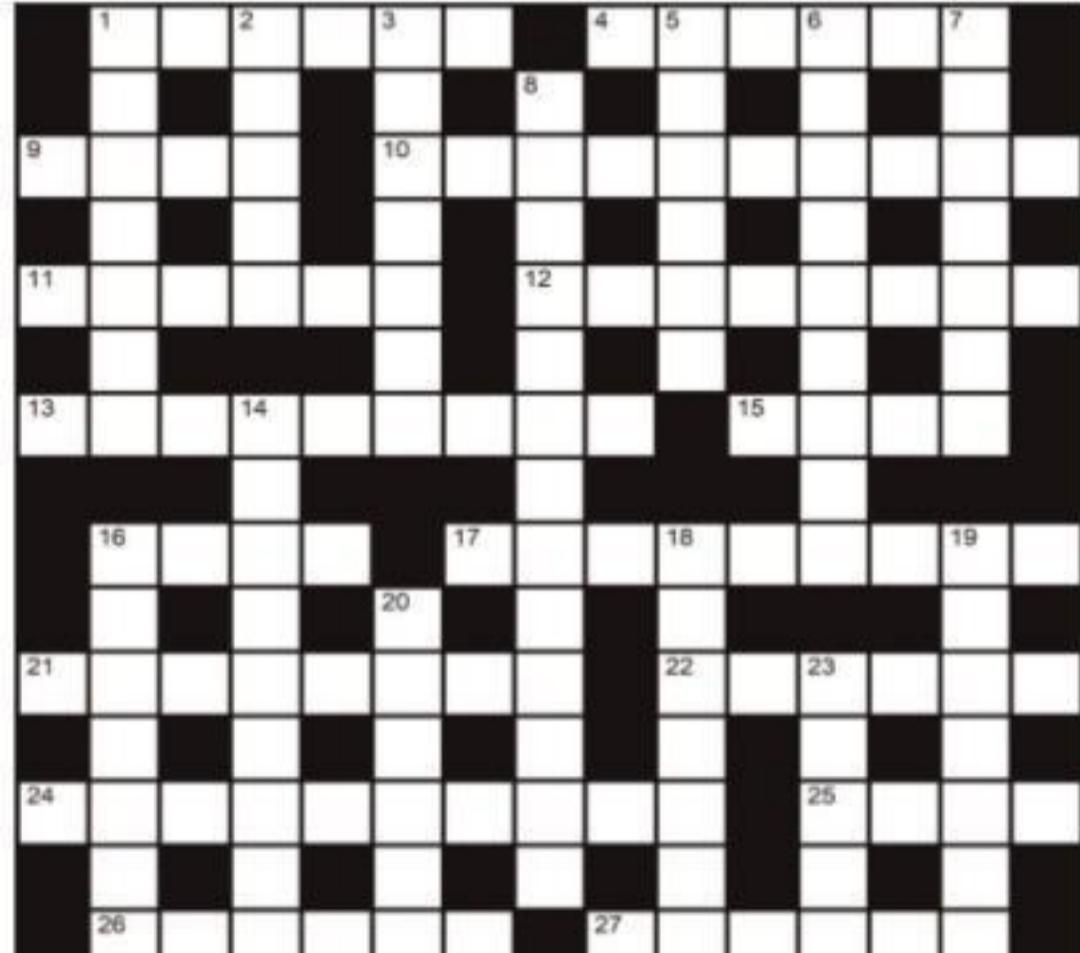


Is air a scam?

- As an indoor species, we should try to breathe the best air possible inside. So should you buy an air purifier? The technology works to drastically improve indoor air quality. Look for a HEPA air purifier that will grab more than 99.97% of tiny 0.3 micron particles in the air.
- Can boiling herbs improve air quality? No. The idea is that increasing the humidity of a room with poor air quality will encourage particles to drop out of the sky and fall down like rain, but that's not how the physics works, said Christopher Cappa, an environmental engineer at the University of California at Davis.
- If you fill your home with plants, will that clean the air? Not on any meaningful scale. There have been studies that looked at how plants decrease so-called VOCs (volatile organic compounds) in the air, but those studies were done in very controlled conditions.
- Will candles or essential oils help air quality? No, and they actually do the opposite. So-called clean-burning candles will emit more compounds into the air.
- Can negative ions change my air quality? No. Negative ion filters are sometimes compared with HEPA air filters, but they're not very effective. They work by shooting negative ions into the air, which causes particles to stick to your walls or floor, taking them out of the air.

KATHARINE GAMMON/NYT

CROSSWORD



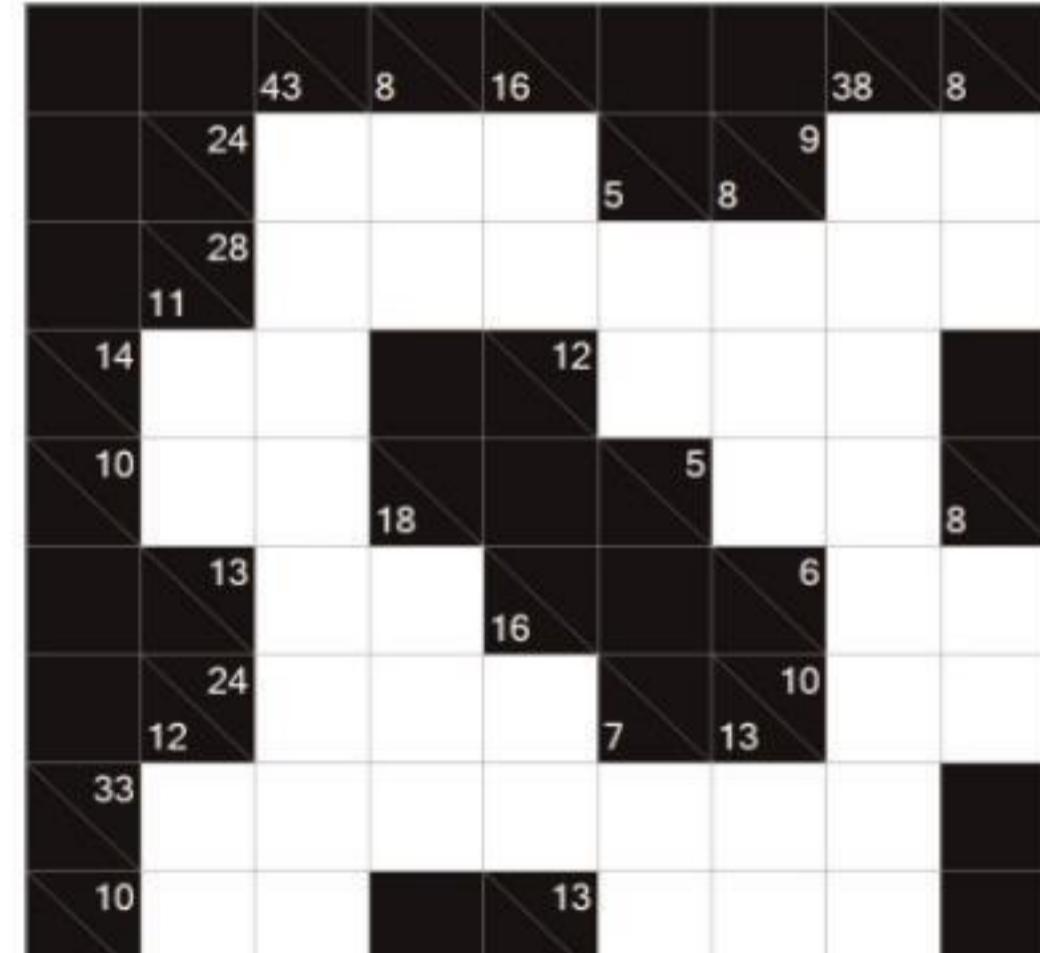
ACROSS
6 Hides out (4,3)
7 A body of soldiers (5)
9 ___ Patel: Match-winning off-spinner of yore (4)
10 Laps into a worse condition; descend (2,8)
11 Agreeable to reason (8)
13 Pour oil on troubled ___ : attempt to calm a difficult or tense situation or an argument? (6)
15 Big name in camera film makers (4)
17 Sanjay Dutt's first movie (5)
18 Bausch & ___ Ltd: manufacturers of contact lens, etc. (4)
19 ___ the losses: make a profit now to break even? (6)
20 Set out on an enterprise or subject of study (5)

DOWN
1 "S" in SEBI (10)
2 Large rounded vessel for holding liquids (6)
3 ___ him money: I had to return or give him some money? (4)
4 Illegal passenger (8)
5 ___ ka naya daur-Sahara team India (4)
2001 to 2009 (4)
6 South American animal (5)
8 His progress is narrated by Bunyon (7)
12 Filthy ___ : pots of money (5)

(8)
23 Seoul state (5,5)
26 Drudgery or hard work (4)
27 Tata's wrist watch company - quite strong, you agree? (5)
28 Encouraging advice - though somewhat old-fashioned? (4,3)

SOLUTIONS

KAKURO



BIZ QUIZ
1.Which city was the venue of the recent meeting of the foreign ministers of Quad countries?
2.The Centre has released ₹20,000 crs compensation to states related to which tax?
3.As per a recent release of the road transport ministry, the new emission norms for tractors will come into force from which month?

ANSWERS

BUZZ WORD

BUZZ WORD
The Buzz Word is a substitution cipher in which one letter stands for another. If you think that X equals O, it will equal O throughout the puzzle. Single letters, short words and words using an apostrophe give you clues to locating vowels. Solution is

by trial and error.
Today's clue: BFY equals SAC
Mltmwl ejfc mfi qtd cjpqkbl
gleid ytumwfp, Pcb sjl kxi
itx kpel btulcjpqk et jfc itx
yfg'c mwlfbl.
- Spww Dtklbd

BRIDGE BOUTS

L SUBRAMANIAN

MECKWELL CONVENTION

Bridge experts and theoreticians have been toiling hard for the last seventy or eighty years to find ways to counter no-trump openings, especially the 15-17 strong variety.

Have they succeeded? you may ask. Of course, they have.

Various methods have been developed to describe different types of hands: Landy, Astro, Dont, Hello, Brozel, Woolsey, Cappelletti, to name only a few. World Champions Jeff Mecksteth & Eric Rodwell came up with a method which is more or less natural and easy on the memory as well.

1) A double shows a one-suiter minor or both majors (5-4 or preferably 5-5). As it is a rarity, the penalty double has been given up playing this convention.

The advancer is forced to bid 2C which the doubler (intervenor) passes with clubs or corrects it to 2D, if that is his suit. The intervenor bids 2H holding both majors. Advancer passes this or corrects it to 2S.

SxH K-x D K-x CA-Q-J-x-x

SxH A-x D K-Q-T-x-x Cx-x

S K-T-x-x HA-J-x-x Dx CK-x

2) A 2C overall shows clubs and a major. If advancer likes clubs, he can pass or raise it preemptively to 3C. He can also bid 2H. Intervenor can pass or correct it to 2S.

SxH K-J-x-x Dx-x CA-Q-J-x-x

SxH A-x D K-Q-T-x-x Cx-x

S K-T-9-x HA-x DA-Q-T-x-x Cx-x

4) 2H is hearts. Advancer can pass or raise to three level or even bid game.

SxH A-Q-T-9-x-x D K-J-x CK-x

S 2S is spades. Advancer can pass or raise to three level or even bid game.

S K-Q-T-x-x HA-x DA-J-x CK-x

In all the above, advancer with game-interest can try 2NT.

6) Intervenor bids 2NT to show both minors. Advancer simply gives preference to one of the minors.

SxH DA-Q-T-x-x CK-Q-J-x-x

Please note that to make these intervening bids, you need to have a good hand as shown in the examples.

LEXICON

THIRD SECTOR

■ n. The part of the economy that includes charity and religious work, philanthropy, and volunteerism.

Most people understand the role of governments and corporations in society and know the terms "public sector" and "private sector." However, few people know anything about a third sector of society that is focused on meeting the needs of citizens in communities.

This third sector is called the "civic sector" and includes nonprofit organizations, faith institutions, foundations, private schools, theaters, volunteer groups, sports leagues and any other group not operated by government or corporations that meets local needs.

—Dale G. Caldwell, "America's civic organizations remain undervalued," The Star-Ledger (Newark, New Jersey), July 9, 1998

FE SUNDAY

Jio rivals refuse to take bait on tariff

Around 50-60% of these subscribers are enterprise customers, and 34% of postpaid subscribers are situated in the three metros and another 36% in urban centric A-circles. Among operators, Vodafone Idea has the highest 43% market share followed by Bharti Airtel at 28%. According to Goldman Sachs, the postpaid subscriber base is very sticky. For instance, it has said that Jio has had a ₹199 postpaid plan at a 60% discount to Bharti's entry-level postpaid plan for more than two years now, but Bharti's postpaid customer data has not seen any change. On the contrary, its postpaid customer base has been marginally up during the last two years by around 0.5 million.

"Our analysis suggests that pricing has a very limited role in the purchasing decision of a postpaid customer," Goldman Sachs has noted. If one looks at Vodafone Idea, its overall customer base is down 34% in the last two years, but its postpaid customer base is down by just 10% during the same period. In fact, despite Vodafone Idea having a 15% lower 3G/4G customer base versus Bharti, its postpaid customer base continues to be significantly higher than that of Bharti (by about 50%). According to Jefferies, there are limited risks to Bharti from the new plans of Jio for two reasons. Firstly, with 50-60% subscribers of Bharti being enterprise customers, their focus is less on pricing and more on sustained track record of service delivery. Secondly, with Bharti maintaining 8-25% premium pricing in prepaid and managing churn well, lower postpaid prices

by Jio is unlikely to drive churn materially.

'Any more relaxations will hurt economy'

The government has reiterated that the banks are fully empowered to resolve Covid-19 related stress and customise relief to individual borrowers, other than big borrowers, through grant of various concessions/reliefs, in terms of alteration in the interest rate or by taking haircuts. On Friday, the RBI, too, had stated in an affidavit that banks have sufficient leeway to accommodate the impact of Covid-19 while stipulating specific ratios for determining eligibility of loan resolution under the special window notified by it on September 7. Also, the lenders have been given the freedom to accommodate sector-specific characteristics.

Under the RBI's special window, lenders are allowed to recast stressed retail and corporate loans without classifying them as non-performing, provided that they set aside 10% provisions on such advances. The apex court will hear the case next on October 13. Maintaining its discretion on fiscal policy, the Centre in the new affidavit said the decision to waive compound interest was taken in context of the pandemic to help vulnerable borrowers. "More than ₹90,800 crore liquidity injection for power distribution companies has been sanctioned, substantially enabling power distribution companies to pay their outstanding dues to power producers and transmission companies," the government said.

From the Front Page

Experts put a brake on Motown cheer

"One, during the BS4 to BS6 transition, a lot of dealers almost exhausted their inventory, and post-lockdown they are filling that up. This is driving sales. Two, there have been a lot of new model launches, and substantial sales are coming from cars such as the new Hyundai Creta, Kia Sonet, new Maruti Suzuki S-Cross and Tata Altroz. Three, sales of entry-level cars are growing because a section of commuters is shifting from public transport and ride-sharing to private cars," he says.

For the oncoming festive season, carmakers are taking steps to stockup inventory. Shashank Srivastava, executive director, marketing & sales, Maruti Suzuki India, says the company is replenishing stocks at dealerships. "The stock was getting depleted due to good retail sales in the past months. We are cautiously optimistic on the festive season," he says. Honda Cars India has started the Great Honda Fest, during which it is offering cash discounts, extended warranty and maintenance on new-car purchase, as well as loyalty bonus and exchange benefits. Rajesh Goel, senior vice-president & director, marketing & sales, Honda Cars India, says, "In order to support easy buying options for our customers, smart financing options have been developed with several finance partners offering long

tenure and easy EMI options."

Commercial real estate at a crossroads as WFH here to stay

Emphasising on innovative concepts like short-term leases, Khattar said, "This can become a regular feature. We have to show flexibility and understanding of tenant partners' business needs. Customer centricity will now be most relevant". Another innovative solution is by Gurgaon-based office interior and architecture solutions provider StudioK Ventures. It has launched a concept 'Happy Monday', which includes fully serviced offices where clients can choose modular interiors, furniture, etc., with an established delivery time of 45-60 days. As per a report by Knight Frank India, the IT sector has been the key driver of India's office space market, contributing 44% of demand from 2010-2019. On real estate operating expense, the industry spends around 4.3% of its operating income annually on such costs. Mani Rangarajan, group COO of housing.com, makaan.com and propertiger.com, said while it is certain that as situation normalises, the occupancy levels will improve.

Movie theatres set to open, but business unlikely to boom anytime soon

Another highly anticipated

release, Aamir Khan's remake of *Forrest Gump* called *Laal Singh Chaddha*, which was originally slated to release this Christmas, has been delayed by a year. For big budget movies like *Sooryavanshi* and *83*, an all-India release is important, and producers aim to open with 3,000-4,000 screens. "The producers will need to consider the impact of low occupancies along with how unlocking is progressing when planning for a theatrical release to ensure they maximise theatrical revenues and reach a wide audience. As a result, big releases are more probable towards Christmas," says Menon. Film studios are also looking at a hybrid model of distribution, industry analysts say. For instance, Zee Studios released *Khaali Peeli* on its pay-per-view platform ZeePlex and organised drive-in shows for three days. Sharique Patel, CEO, Zee Studios, says the company is trying to find innovative ways to reach audiences. Pramod Arora, chief growth and strategy officer, PVR, says a slew of new movies have been lined up for release in West Bengal which is gearing up for Durga Puja. Kunal Sawhney, senior vice-president, Carnival Cinemas, says the content strategy will be a mix of small budget films, regional movies, films launched just before the country went into lockdown and evergreen movies from the last four-five years. Deloitte's Jehil Thakkar believes that launching movies that have already premiered on OTT platforms could work, too.

ICICI Prudential Asset Management Company Limited
Corporate Identity Number: U9999DL1993PLC054135
Registered Office: 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001.
Corporate Office: One BKC, 13th Floor, Bandra Kurla Complex, Mumbai - 400 051.
Tel.: +91 22 2652 5000, Fax: +91 22 2652 8100, Website: www.iciciprufm.com,
Email id: enquiry@iciciprufm.com
Central Service Office: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (E), Mumbai - 400 063. Tel.: 022 2685 2000 Fax: 022 26868313

Notice to the Investors/Unit holders of ICICI Prudential Mutual Fund**Half-Yearly Portfolio Statement of Schemes**

NOTICE is hereby given that the half-yearly portfolio statement of schemes of ICICI Prudential Mutual Fund for half year ended September 30, 2020 has been hosted on October 10, 2020 on the website of ICICI Prudential Asset Management Company Limited (the AMC) viz. www.iciciprufm.com and on the website of Association of Mutual Funds in India (AMFI) viz. www.amfiindia.com in accordance with Regulation 59A of Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, read with SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 5, 2018.

Investors may accordingly view/download the portfolio statement of schemes from the website of the AMC.

Investors can also request for the physical/soft copy of portfolio statement of schemes through any of the following modes:

1. Give a call at our Contact Centre at:
 - MTNL/BSNL: 1800 222 999
 - Others: 1800 200 6666
2. Send an email to enquiry@iciciprufm.com
3. Submit a letter at any of the AMC Offices or our CAMS Investor Service Centres, details of which are available on the AMC website viz. www.iciciprufm.com.

For ICICI Prudential Asset Management Company Limited

Place : Mumbai
Date : October 10, 2020
No. 004/10/2020

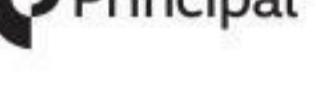
Sd/-
Authorised Signatory

To know more, call 1800 222 999/1800 200 6666 or visit www.iciciprufm.com

As part of the Go Green Initiative, investors are encouraged to register/update their e-mail id and mobile number to support paper-less communications.

To increase awareness about Mutual Funds, we regularly conduct Investor Awareness Programs across the country. To know more about it, please visit <https://www.iciciprufm.com> or visit AMFI's website <https://www.amfiindia.com>

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

NOTICE**Mutual Fund**

Principal Asset Management Pvt. Ltd.
(Formerly known as Principal Pnb Asset Management Company Private Limited)
(CIN : U25000MH1991PTC064092)

Regd. Off: Exchange Plaza, 'B' Wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. • Toll Free: 1800 425 5600 • Fax: (022) 6772 0512
E-mail: customer@principalindia.com • Visit us at: www.principalindia.com

DECLARATION OF DIVIDEND

NOTICE IS HEREBY GIVEN THAT, the Trustee to Principal Mutual Fund has approved Friday, October 16, 2020, as the Record Date[®] for the declaration of dividend, subject to the availability of distributable surplus, under the Dividend Option of following Scheme(s)/Plan(s) of Principal Mutual Fund:

Sr. No.	Name of the Scheme(s) / Plan(s) & Dividend Distribution Frequency	Rate of Dividend per unit (*) (in ₹) (Face Value ₹10)	NAV as on October 08, 2020 (₹ per unit)
1.	Principal Balanced Advantage Fund (An Open-ended dynamic asset allocation Fund) (i) Regular Plan (Monthly) (ii) Direct Plan (Monthly)	0.0662 0.0753	13.24 15.06
2.	Principal Hybrid Equity Fund (An Open-ended hybrid scheme investing predominantly in equity and equity related instruments) (i) Regular Plan (Monthly)	0.1665	21.91

* Considering the volatile nature of markets, Trustee reserves the right to restrict the quantum of dividend up to, the per unit distributable surplus available on the Record Date.

** As reduced by the amount of applicable statutory levy.

* As per the Dividend Policy, in case the Record Date falls on a non-business day, the immediately preceding business day shall be deemed to be the Record Date.

Pursuant to the payment of dividend, the NAV under Dividend Option of the aforesaid Scheme(s)/Plan(s) would fall to the extent of payout and statutory levy (if applicable).

All the unitholders under the Dividend Option of the above mentioned Scheme(s)/Plan(s) whose name appears on the Register of Unitholders of our Registrar & Transfer Agents, KFin Technologies Private Limited, as on the Record Date shall be eligible to receive the dividend.

For further information/assistance, do visit us at www.principalindia.com or e-mail us at customer@principalindia.com or call on our Toll Free: 1800 425 5600.

For Principal Asset Management Pvt. Ltd.
(Formerly known as Principal Pnb Asset Management Company Private Limited)

Place : Mumbai
Date : October 10, 2020

Sd/-
Authorised Signatory

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

"IMPORTANT"

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Nippon India Mutual Fund

Wealth sets you free

Nippon Life India Asset Management Limited

(Formerly known as Reliance Nippon Life Asset Management Limited)

(CIN - L65910MH1995PLC220793)

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

NOTICE NO. 65**Record Date**

October 16, 2020

DIVIDEND DECLARATION

Notice is hereby given that the Trustee of Nippon India Mutual Fund ("NIMF") has approved declaration of dividend on the face value of Rs. 10/- per unit in the undernoted scheme of NIMF, with October 16, 2020 as the record date:

Name of the Scheme(s)	Dividend (₹ per unit)*	NAV as on October 08, 2020 (₹ per unit)
Nippon India Fixed Horizon Fund XXXIII - Series 5 - Dividend Payout Option	Entire distributable surplus available in the scheme as on the Record date	12.3091
Nippon India Fixed Horizon Fund XXXIII - Series 5 - Direct Plan - Dividend Payout Option	Entire distributable surplus available in the scheme as on the Record date	12.4728

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

Pursuant to payment of dividend, the NAV of the Scheme will fall to the extent of payout and statutory levy, if any.

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

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

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

Sd/-
Authorised Signatory

Make even idle money work! Invest in Mutual Funds

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

Date: October 10, 2020

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

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NOTICE**Disclosure of Half-Yearly Portfolio Statement of schemes of Invesco Mutual Fund**

Notice is hereby given to the Investors / Unit Holders of all the schemes of Invesco Mutual Fund ('the Fund') that in accordance with Regulation 59A of the SEBI (Mutual Funds) Regulations, 1996 read with SEBI Circular vide reference no. SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 5, 2018, half-yearly portfolio statement of schemes as on September 30, 2020 is hosted on our website (www.invescomutualfund.com) and on the website of Association of Mutual Funds of India (AMFI) (www.amfiindia.com).

Unit holders can access / download the portfolio statement using the link: <https://www.invescomutualfund.com/about-us?tab=Financials>.

Investors / Unitholders may request for physical or electronic copy of the portfolio statement by writing to Invesco Asset Management (India) Pvt. Ltd. ('the AMC') at the e-mail address (mfservices@invesco.com) or calling the AMC on 022-67310000 or on 1800-209-0007 (Toll Free) or by submitting the request letter to any of the Investor Services Centre of the Fund or of KFin Technologies Pvt. Ltd., the details of which are available on our website www.invescomutualfund.com.

For Invesco Asset Management (India) Pvt. Ltd.
(Investment Manager for Invesco Mutual Fund)

Sd/-<

P.K.SALES COMPANY PRIVATE LIMITED (IN LIQUIDATION)
 Liquidator's Address: 123 New Lajpat Rai Market Delhi- 06
 Contact : 9310278000 & 9810378000
 Email ID: liquidator.pksalescompany@gmail.com

CORIGENDUM

This is in reference to the advertisement in this newspaper on 20.09.2020 regarding the E-Auction of the property (G-30 Mangalam Paradise Sector 3 Rohini New Delhi) of P.K Sales Company Private Limited (In Liquidation). The last date of deposit of EMD and date of E-Auction has been extended to 12.10.2020 and 13.10.2020 respectively. Other details will remain the same.

Sd/-
 Place : New Delhi Date : 11/10/2020 Rakesh Bhatia
 Liquidator for M/s P.K Sales Company Private Limited. (In Liquidation)
 IP Reg. No.IBBI/PA-001/P-00978/2017-18/11608

DHFL DEWAN HOUSING FINANCE CORPORATION LIMITED
 National Office: HDIL Towers, B-wing, 6th Floor, Anant Kanekar Marg, Station Road, Bandra (East), Mumbai-400051.
 Regional Office: Plot No. 6, Block-A, Sector-2, Noida, Uttar Pradesh-201301

APPENDIX IV POSSESSION NOTICE (for immovable property)

Whereas, the undersigned being the Authorized Officer of Dewan Housing Finance Corporation Limited (DHFL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s) / Guarantor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of DHFL for an amount as mentioned herein under with interest thereon.

Name of the Borrower(s)/ Guarantor(s)/ Loan Code	Description of Secured Asset (Immovable Property)	Demand Notice Date and Amount	Date of Possession
(Loan Code No-NOD30267), (Noida - sector 2), Nilam Madan (Borrower Name), Jagdish Kumar, (Coborrower Name1)	All the Part & Parcel of Property-Plot No 411, Sec-5 Vasundra Ghaziabad Uttar Pradesh -201001	28-08-2019 for Rs. 965699/- (Nine Lac Sixty Five Thousand Eight Hundred Ninety Nine Rupees)	5-Oct-20
(Loan Code No-00000841), (Karkarduma Noida), Nitin Nagpal (Borrower Name), Jagdish Kumar, (Coborrower Name1)	All the Part & Parcel of Property-No 157 Gali No-10 Shiv Mandir Vasudev Nagar Pratap Nagar Delhi New Delhi 110018	26-09-2019 for Rs. 2770268/- (Twenty Seven Lac Seventy Thousand Two Hundred Sixty Eight Rupees)	7-Oct-20
(Loan Code No-00041446), (Gurgaon-Sohna Road), Om Prakash (Borrower Name), Rajneesh Maurya, (Coborrower Name1)	All the Part & Parcel of Property-Flat no 502 5' Floor, Block B Geotech Pristine Avenue Part Of Gaur City 2 Greater Noida West Gautambudh Nagar Uttar Pradesh -201308	19-12-2019 for Rs. 1662454/- (Sixteen Lac Sixty Two Thousand Four Hundred Fifty Four Rupees)	6-Oct-20
(Loan Code No-000001823), (Delhi), Parveen Kumar Mishra (Borrower Name), Pooja Mishra, (Coborrower Name1)	All the Part & Parcel of Property-Plot No.55 & 55a, Upper Ground Floor Back Side RHS. Kh. No.18/23, Vill.Matlaa Gali No.09 New T Block, Utam Nagar, New Delhi New Delhi 110059	21-01-2020 for Rs. 1818205/- (Eighteen Lac Eighteen Thousand Two Hundred Five Rupees)	7-Oct-20
(Loan Code No-00044814), (Delhi), Parvez (Borrower Name), Poonam, (Coborrower Name1)	All the Part & Parcel of Property-House No 804, Ground Floor, Lip Housing Board Colony, Sector 29, Faridabad, Faridabad Haryana 121007	21-01-2020 for Rs. 2284358/- (Twenty Two Lac Eighty Four Thousand Three Hundred Fifty Eight Rupees)	7-Oct-20
(Loan Code No-000000088), (Delhi), Pawan Kumar (Borrower Name), Vandita Gulera, (Coborrower Name1)	All the Part & Parcel of Property-Unit No-1604, 16' Floor, Tower-B14 Eco Village-01, Plot No- Gh-08 Sector-01, Noida Extn. Greater Noida-201308	21-01-2020 for Rs. 2307375/- (Twenty Three Lac Seven Thousand Three Hundred Seventy Five Rupees)	7-Oct-20
(Loan Code No-000001982), (Rohini), Poja Agrawal (Borrower Name), Amrit Kumar Goel, (Coborrower Name1)	All the Part & Parcel of Property-Shop / Office No. G-9, G, F, P, No. 3b Building Known As Trade Tower-1, Alpha Mahadev Sector-alpha-1 Greater Noida Gautambudh Nagar Uttar Pradesh 201308	26-09-2019 for Rs. 2744607/- (Twenty Seven Lac Forty Four Thousand Six Hundred Seven Rupees)	7-Oct-20
(Loan Code No-00041351), (Delhi), Purushottam Soman (Borrower Name), Rinku Mundada, (Coborrower Name1)	All the Part & Parcel of Property -Flat No 506 3' Floor, Block B Life Suite Gayatri Life Plot 1 F Sec 16 Greater Noida West, Greater Noida, Gautambudh Nagar-201301	21-01-2020 for Rs. 1255036/- (Twelve Lac Fifty Five Thousand Thirty Six Rupees)	7-Oct-20
(Loan Code No-00000978), (Noida), R N Singh (Borrower Name), Prabha Devi, (Coborrower Name1)	All the Part & Parcel of Property-Plot No 276 Sector 7 Wave City Plot Nn 24, Ghaziabad, 202-02-2020 for Rs. 657373/- (Six Lac Fifty Seven Thousand Three Hundred Seventy Three Rupees)	21-02-2020 for Rs. 657373/- (Six Lac Fifty Seven Thousand Three Hundred Seventy Three Rupees)	7-Oct-20
(Loan Code No-00000794), (Delhi), Rajesh Kumar (Borrower Name), Rekha, (Coborrower Name1)	All the Part & Parcel of Property -Wz-16a, Ugf (back Side) Kh No-63/4 & 5/1, Gali No-7-vill-palam, Rai Nagar, palam Colony New Delhi New Delhi 110045	21-01-2020 for Rs. 444601/- (Four Lac Forty Four Thousand Six Hundred One Rupees)	7-Oct-20
(Loan Code No-00001507), (Noida 1 Rajendra Place), Rekha Kumar (Borrower Name), Rekha, (Coborrower Name1)	All the Part & Parcel of Property-Two Lac Fifty Five Thousand One hundred forty eight rupees	20-02-2020 for Rs. 2255148/- (Twenty Two Lac Fifty Five Thousand One hundred forty eight rupees)	7-Oct-20
(Loan Code No-00041339), (Gurgaon-Sohna Road), Rajesh Modi (Borrower Name), Neeta, (Coborrower Name1)	All the Part & Parcel of Property -Unit 1407 14' Floor Block C Victory One Amara Gb Sec 16, Greater Noida West, Gautambudh Nagar-201308	20-02-2020 for Rs. 1717755/- (Seventeen Lac Seventeen Thousand Seven Hundred Fifty Five Rupees)	7-Oct-20
(Loan Code No-00000209), (Delhi), Ravi Palit (Borrower Name), Rajiv Kumar Palit, (Coborrower Name1)	All the Part & Parcel of Property-Plot No. E-1304, 13' Floor, Tower- E J-5 Orchid, Plot No- Gh-01 C Sector-76, Noida, Noida, Gautambudh Nagar-201301	21-01-2020 for Rs. 6175184/- (Sixty One Lac Seventy Six Thousand One Hundred Eighty Four Rupees)	7-Oct-20
(Loan Code No-000003867), (Noida - sector 2), Saleem Ahmad (Borrower Name), (Coborrower Name1)	All the Part & Parcel of Property-Hf/Flat No. Sh-29, Shastri Nagar, Ghaziabad, Ghaziabad Uttar Pradesh 201306	21-01-2020 for Rs. 1417177/- (Fourteen Lac Seventeen Thousand One Hundred Seventy Three Rupees)	6-Oct-20
(Loan Code No-000002313), (Rohini), Sandhya Jindal (Borrower Name), Arjan Jindal, (Coborrower Name1)	All the Part & Parcel of Property-Plot No-198 & 199 First Floor,Cole-C-4 Sector-8 Rohini Delhi New Delhi -110085	19-12-2019 for Rs. 1135724/- (Eleven Lac Thirty Five Thousand Seven Hundred Twenty Four Rupees)	7-Oct-20
(Loan Code No-00043877), (Delhi - Safdarjung), Sangeeta Pradeep (Borrower Name), Pradeep Kumar, (Coborrower Name1)	All the Part & Parcel of Property-Plot No 49, Khasra No. 12, New Shatabdi Puram, gowri, Gaziabad Ghaziabad Uttar Pradesh -201001	19-12-2019 for Rs. 2853198/- (Twenty Eight Lac Fifty Three Thousand One Hundred Ninety Six Rupees)	6-Oct-20
(Loan Code No-000003608), (Delhi), Santosh Sharma (Borrower Name), Ranjita Devi, (Coborrower Name1)	All the Part & Parcel of Property-Unit No-807, 8' Floor, Tower-B, E- Elegant Ville Plot No- Gh-06b, Noida Extn., Greater Noida-201308	21-01-2020 for Rs. 3327460/- (Thirty Three Lac Twenty Seven Thousand Four Hundred Sixty Rupees)	7-Oct-20
(Loan Code No-000000308), (Delhi), Sanjeev Kumar (Borrower Name), Sonam Devi, (Coborrower Name1)	All the Part & Parcel of Property-Plot No-116, Tower A, 11' Floor Tulip Lemon Sec-69, Gurgaon, Gurgaon-122001	21-01-2020 for Rs. 1225828/- (Twelve Lac Twenty Five Thousand Eight Hundred Twenty Eight Rupees)	7-Oct-20
(Loan Code No-000043608), (Delhi), Santosh Sharma (Borrower Name), Ranjita Devi, (Coborrower Name1)	All the Part & Parcel of Property-Unit No-807, 8' Floor, Tower-B, E- Elegant Ville Plot No- Gh-06b, Noida Extn., Greater Noida-201308	20-02-2020 for Rs. 1717755/- (Seventeen Lac Seventeen Thousand Seven Hundred Fifty Five Rupees)	7-Oct-20
(Loan Code No-000001057), (Karkarduma Noida), Shalu Jain (Borrower Name), Vijay Rana, (Coborrower Name1)	All the Part & Parcel of Property-Flat No. 16, Khasra No. 40, Shastri Nagar, Dundahera sudamapuri Ghaziabad, Ghaziabad Uttar Pradesh 201001	20-02-2020 for Rs. 1097062/- (Ten Lac Ninety Seven Thousand Sixty Two Rupees)	6-Oct-20
(Loan Code No-000001445), (Raj Nagar), Sokal Ali (Borrower Name), Nasreen N.C., (Coborrower Name1)	All the Part & Parcel of Property-Flat No. A- 1/5 DLF First floor, Back Side LIG Plot No. A- 1/5 DLF Ankur Vihar, Ghaziabad, Ghaziabad, 202-02-2020 for Rs. 1097062/- (Ten Lac Ninety Seven Thousand Sixty Two Rupees)	20-02-2020 for Rs. 1097062/- (Ten Lac Ninety Seven Thousand Sixty Two Rupees)	6-Oct-20
(Loan Code No-000001891), (Delhi), Jay Shree, (Coborrower Name1)	All the Part & Parcel of Property-Plot No. 1402, 13' Floor, Block B, Bulland Elevateds, Plot No. G H-3A, Sector-16 C, Greater Noida-201308	21-01-2020 for Rs. 1404714/- (Forty One Lac Fifty Eight Thousand Seven Nine Rupees)	7-Oct-20
(Loan Code No-000002485), (Delhi), Geeta Gera (Borrower Name), Vikash Gupta, (Coborrower Name1)	All the Part & Parcel of Property-M. Machine Name: Legato Q2 Diode Laser Hair Removal System With 1 Hand Piece, AP Model: No. Legato Q2 Diode Laser Hair Ap. Inv No : 20180508A	21-01-2020 for Rs. 915195/- (Nine Lac Fifteen Thousand One Hundred Ninety Nine Rupees)	6-Oct-20
(Loan Code No-000004256), (New Delhi), Genpro Construction Pvt Ltd (Borrower Name), Nutan Sharma, (Coborrower Name1)	All the Part & Parcel of Property-No. 06, commercial Shop Block A-3,market Sector-110 Noida Gautambudh Nagar Uttar Pradesh 201301	19-02-2020 for Rs. 1935965/- (One Crore Ninety Three Lac Fifty Nine Thousand Five Hundred Eighty Five Rupees)	7-Oct-20
(Loan Code No-00000200), (Raj Nagar), Hridayesh Kumar (Borrower Name), Radhika Srivastava, (Coborrower Name1)	All the Part & Parcel of Property-Unit K-7 0806 8' Floor Tower K-7 Amrapali Golf Homes Plot No G H2 Sec 4 Dist Gautam Budh Nagar Greater Noida West Gautambudh Nagar Uttar Pradesh -201307	19-02-2020 for Rs. 15616939/- (Fifteen Lac Sixty One Thousand Six Hundred Nine Rupees)	7-Oct-20
(Loan Code No-00000282), (Raj Nagar), Indresh Kumar Pathak (Borrower Name), Geeta Pathak, (Coborrower Name1)	All the Part & Parcel of Property-Unit K-1901, 19' Floor Tower No. -E Mascot Manorhat, Plot No. C H-4 B-1, Sector-16 Greater Noida Gautambudh Nagar Uttar Pradesh 201306	27-12-2019 for Rs. 4054144/- (Forty One Lac Forty Thousand One Hundred Forty Four Rupees)	7-Oct-20
(Loan Code No-00000947), (Raj Nagar), Ishrad Singh (Borrower Name), Sarwat Jahan, (Coborrower Name1)	All the Part & Parcel of Property-Flat No. 1901, 19' Floor Tower No. -E Mascot Manorhat, Plot No. C H-4 B-1, Sector-16 Greater Noida Gautambudh Nagar Uttar Pradesh 201306	27-12-2019 for Rs. 4054144/- (Forty One Lac Forty Thousand One Hundred Forty Four Rupees)	7-Oct-20
(Loan Code No-000043704), (Delhi - Safdarjung), Jacob Cherian (Borrower Name), Nisha Jacob, (Coborrower Name1)	All the Part & Parcel of Property-Pno-wz-39, Ff (lhs) Without Pvf Fno-d-02, kh. no. 4/2,5/1 Vil. hastals daylasar, Road, Utam Nagar, New Delhi, New Delhi -110059.	19-12-2019 for Rs. 344865/- (Three Lac Forty Four Thousand Eight Hundred Sixty Five Rupees)	7-Oct-20
(Loan Code No-00000156), (Agra), Jaswinder Singh Raghu (Borrower Name), Seema, (Coborrower Name1)	All the Part & Parcel of Property-Flat No. 201, First Floor, Radha C Omax Elmetiy Near Chatkara Road, Mathura, Mathura-281001	21-01-2020 for Rs. 2300177/- (Twenty Three Lac One Hundred Seventy Nine Rupees)	7-Oct-20
(Loan Code No-00010369), (Delhi), Kalu Ram Saini (Borrower Name), Shalini Saini, (Coborrower Name1)	All the Part & Parcel of Property-Pno-a-2, Tf Front Side (rhs) Without Pvf Fno-d-02, kh. no. 3/25, Vill. Matlaa, Block-A, Kiran Garden, Utam Nagar New Delhi, New Delhi-110059.	20-02-2020 for Rs. 3919968/- (Thirty Nine Lac Nineteen Thousand Nine Hundred Sixty Eight Rupees)	7-Oct-20
(Loan Code No-00000200), (Azadpur N S P), Jitendra Singh (Borrower Name), Swati Sinha, (Coborrower Name1)	All the Part & Parcel of Property-Ground Floor, Plot No-36 Sector-9 Vaishali, Ghaziabad, Ghaziabad-201014	20-02-2020 for Rs. 5513204/- (Fifty Five Lac Thirteen Thousand Two Hundred Four Rupees)	6-Oct-20
(Loan Code No-000000800), (Netaji Subhash Place), Kalu Ram Saini (Borrower Name), Shalini Saini, (Coborrower Name1)	All the Part & Parcel of Property-Po- No. H-424, First Floor Rear Side Plot No. 9, Khasra No. 55/12, Raj Nagar 2, Village Palam, Palam Colony, New Delhi-110045, Delhi.	20-02-2020 for Rs. 183892/- (Eighteen Lac Thirty Eight Thousand Nine Hundred Twenty Rupees)	7-Oct-20
(Loan Code No-000002294), (Delhi-Pitampura), Mahesh Sharma (Borrower Name), Suman Sharma, (Coborrower Name1)	All the Part & Parcel of Property-Po- No. 314, Plot No C6, Sector-34, Rohini, Residential Scheme, New Delhi New Delhi 110085	20-02-2020 for Rs. 417444/- (Four Lac Seventeen Thousand Four Hundred Forty Four Rupees)	7-Oct-20
(Loan Code No-00000497), (Karkarduma Noida), Meenu Kumari (Borrower Name), Rakesh Kumar, (Coborrower Name1)	All the Part & Parcel of Property-Flat No-A-1, 2nd Floor, Front Side Plot No-136,vikram Enclave Village Pashoda Ghaziabad Ghaziabad Uttar Pradesh -201001	19-12-2019 for Rs. 2683385/- (Twenty Six Lac Eighty Three Thousand Three Hundred Eighty Five Rupees)	7-Oct-20
(Loan Code No-000005065), (Delhi), Narendar Kaur (Borrower Name), Manjeet Singh, (Coborrower Name1)	All the Part & Parcel of Property-DDA Janta Flat No. 22, First Floor, Pocket-11, Sector-A6 Narela, Delhi New Delhi 110040	21-01-2020 for Rs. 756039/- (Seven Lac Fifty Six Thousand Thirty Nine Rupees)	7-Oct-20
(Loan Code No-00001349), (New Delhi-West), Monika (Borrower Name), Asha Devi, (Coborrower Name1)	All the Part & Parcel of Property-Plot No-21, 3rd Floor Front Side Khasra No-3, South Extn Part-2 Village Bindupur Utam Nagar, Delhi, New Delhi-110059.	20-02-2020 for Rs. 2040068/- (Twenty Lac Forty Thousand Sixty Eight Rupees)	7-Oct-20
(Loan Code No-00042656), (Delhi), Narendar Kaur (Borrower Name), Manjeet Singh, (Coborrower Name1)	All the Part & Parcel of Property-Plot No-165, First Floor Block D, Shyam Sahibabad, Ghaziabad, Ghaziabad-201001	21-01-2020 for Rs. 2253465/- (Twenty Two Lac Fifty Three Thousand Four Hundred Sixty Five Rupees)	7-Oct-20
(Loan Code No-00000126), (Dwarka), Neeraj Banga (Borrower Name), Nupur Banga, (Coborrower Name1)	All the Part & Parcel of Property-Flat No 364, Janta Flat, 3' Floor Pocket 3,sector B4, Group 1 Narela Delhi New Delhi Delhi - 110040	19-12-2019 for Rs. 806988/- (Eight Lac Six Thousand Nine Hundred Eighty Eight Rupees)	7-Oct-20
Date : 11-10-2020 Place : Delhi			

(Authorised officer)
Dewan Housing Finance Corporation Limited

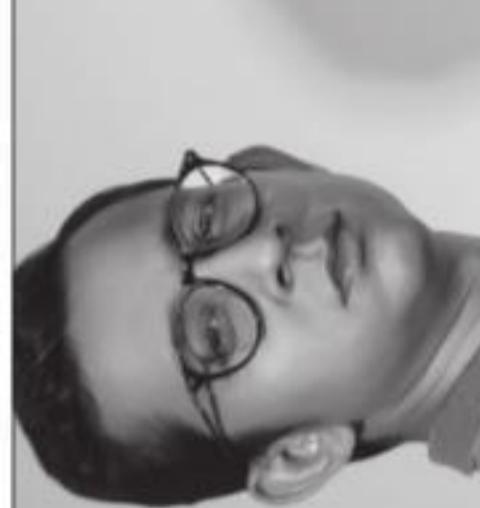


**I arrive at a conclusion
not an assumption.**

**Inform your opinion with
detailed analysis.**

<b

I choose substance over sensation.
 Inform your opinion with credible journalism.



The Indian Express.
 For the Indian Intelligent.

केन्द्र बैंक
 (एक सरकारी बैंक)

Canara Bank
 (A Govt. of India Undertaking)

Branch: Cantonment Branch, 472/11 Old Railway Road, Gurgaon, Haryana-122001

POSSESSION NOTICE (U/s 13(4) for Movable Property)

Whereas, The undersigned being the Authorized Officer of the Canara Bank Cantonment Branch BIC-18210, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) and in exercise of the powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a demand notice calling upon the borrower on below mentioned date, to repay the amount mentioned in the notice , within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower/ Guarantor and the public in general, that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13 (4) of the said Act read with Rule 8 and 9 of the said rule on this day of **7th October of the year 2020**.

The Borrower/Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Canara Bank Cantonment Branch BIC-18210, for an amount mentioned herein below beside with future interest and other expenses, cost, charges etc against the under mentioned account.

The Borrower/Guarantor(s) attention is invited to provision of section 13(8) of the Act, in respect of time available, to redeem the secured assets.

Name & of the Borrowers	Description of Movable / Immovable Property	Outstanding Amount	Date of Demand Notice
Borrower: M/s Ramm International Prop. Mr. Shivan Leekha	Movable- All Plant and machinery and stock and Book debts charged by the bank immovable- All that part and parcel of the property consisting of Residential House No. 112, Block C2, Lord Krishna Enclave, Sushant Lok Phase 1, Gurgaon. Property Bounded as under: By North: House No. C2-111, By South: C2-113, By East: House of others, By West: Road.	Rs. 5,04,20,744.16 Rupees five crore four lac twenty thousand seven hundred forty four and paisa sixteen only) and interest thereon.	06.10.2020 Date of Possession 07.10.2020
		Authorised Officer: Canara Bank	Date: 11/10/2020 Place: Gurgaon

Member of BTG Global Advisory Integrated Capital Services Limited
 CIN: L74899DL1993PLC051981
 Regd. Office: 606, New Delhi House, 27 Barakhamba Road, New Delhi - 110001
 Statement of Unaudited Consolidated Financial Results for the quarter and half yearly ended September 30, 2020

Particulars	Unaudited	Audited	
	3 months ended	Year to date figure of current period ended	Corresponding 3 months ended in the previous year
			Year to date figure of previous year ended
1 Total income from operations	4.10	12.52	25.11
2 Net profit for the period (before tax)	(17.24)	(30.03)	4.64 (135.82)
3 Net profit for the period (after tax)	(16.22)	(28.23)	6.83 (135.75)
4 Total comprehensive income [comprising profit/loss for the period after tax and other comprehensive income (after tax)]	(16.22)	(28.23)	6.83 (135.75)
5 Paid up equity share capital (Face value of Re. 1/- each)	355.84	355.84	355.84
6 Earnings per share (face value of Rupee 1/- each) (not annualised) Basic and Diluted earnings per share (in Rs.)	(0.05)	(0.08)	0.02 (0.38)

Notes:
 1. The above unaudited consolidated financial results were reviewed by the Audit Committee and approved by the Board of Directors at a meeting held on October 9, 2020.
 2. The Statutory Auditors of the Company have carried out the Limited Review of the above unaudited consolidated financial results pursuant to Regulation 33 of the SEBI (Listing Obligation and Disclosures Requirements) Regulations, 2015, and have issued their Limited Review Report on the same.
 3. In line with the provisions of Ind AS-108 'Operating Segments' as notified under the Companies (Ind AS) Rules, 2015, and as provided in section 133 of the Companies Act, 2013, the operations of the Company fall under the head "providing consultancy and advisory services", which is considered to be the only reportable segment by the management. Pursuant to change in Object Clause of the Company, the activities of the Company are services in the nature of advisory in matters related to Insolvency and Bankruptcy. The spread of COVID-19 Pandemic has had an effect on operations of the Company. The suspension of Insolvency proceedings against debtors led to the Company to defer its plan to seek registration as an Insolvency Professional Entity.
 4. The Company had opted for the publication of consolidated financial results during this financial year. The standalone and consolidated results of the Company for the quarter and half year ended September 30, 2020, are available at the Company's website, www.raas.co.in and BSE Limited website, www.bseindia.com.
 5. The Chief Financial Officer has certified that the financial results for the quarter and half year ended September 30, 2020, do not contain any false or misleading statement or figures and do not omit any material fact which may make the statements or figures contained therein misleading.
 6. The financials of the Company on standalone basis for the quarter and year ended on September 30, 2020:

S. No.	Particulars	Half year ended September 30, 2020	Quarter ended September 30, 2020
1.	Turnover	3.00	1.25
2.	Profit before tax	(28.48)	(16.87)
3.	Profit after tax including other comprehensive income	(26.02)	(15.57)

7. The figures for the previous periods have been regrouped / rearranged, wherever necessary, to confirm to the current period's classification.

By Order of the Board
 Integrated Capital Services Limited

sd/-
 Sajeve Deora
 Director

DIN: 0000305

Dated: October 9, 2020

Place: New Delhi.

सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

CENTRAL OFFICE: Chandra Mukhi, Nariman Point, Mumbai
 REGIONAL OFFICE: 37/2/4 Sanjay Place, Agra-282002
 Phone : 0562-2856960, 2520690, 9759700929

[Appendix IV-A (See Proviso to Rule 8(6)]

Sale Notice for Sale of Immovable Properties

E – Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged/charged to the Central Bank of India, Secured Creditor, the Symbolic Possession of which has been taken by the Authorised Officer of Central Bank of India, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is", on 18/11/2020 between 11:30 AM to 2:30 PM, for the recovery of dues to the Central Bank of India, Secured Creditor from the following Borrower (s) and Guarantor(s). The Reserve Price and Earnest Money Deposit (EMD) of the respective property/ies is furnishing below.

Last Date and Time for submission of EMD amount is : Date 17.11.2020 upto 4:00 PM

Name & Add. of Borrower/Guarantor	Description of Mortgaged Property	Dt. of 13(2) Notice & Outstanding Dues	Reserve price EMD	Dt. of Possession Notice	Bid Increase Amount
Branch Manager, Branch – Tajganj, Distt., Agra, Mob. No. 8859501961, Tel no 0562-2232824, E-mail ID: bmagra0236@centralbank.co.in	All that Part & Parcel of Commercial Property situated at Khasra No. 2, Village/ Mauza- Ajeejpur, Tehsil & District Agra, Area- 263.37 Sqm., in the name of Mr. Pawan Agrawal S/o Mr. Gulab Chand, Bounded as: East – Other's Property, West – Other's Property, North – Other's Property, South – Raod	Dt. 17-10-2016 ₹ 31,11,136/- + int. & other exp.	Rs. 36.32 lac Reserve price	Less Recovery thereafter, if any	Rs. 3.64 lac EMD

**Chief Manager, Branch - Civil Lines, Agra
Mob no: 8859501954, Tel no 0562-2858822, E-mail ID: bmagra0234@centralbank.co.in**

Borrowers- 1. M/S Technocrat Transformers (Prop. Late Mr. Rajiv Mittal), Add- D-37, UPSIDC, Block-C, Sikandra, Agra, 2. Mrs. Poonam Agrawal W/o Mr. Pawan Agrawal, Add : House No. 163, New Adarsh Nagar, Balkeshwar, **Guarantor** : Mr. Pawan Agrawal S/o Mr. Gulab Chand, Add : House No. 163, New Adarsh Nagar, Balkeshwar

(1) All that part and parcel of the property (Leasehold Industrial Property) consisting of D-37, UPSIDC, Site-C, Sikandra, Agra, Area-2361 Sq.Mtr., in the names of M/S Technocrat Transformers. Bounded as: East- Plot No-D38, West-D36, North-Railway line, South-D12 Mtr. wide Road.

(2) All that part and parcel of the property consisting of - Flat No: A-104, 1st Floor, Bhawana Estate, Group Housing Scheme, plot-No-2, Mauza Kukretha, Hariparwat Ward, Agra, Distt.-Agra, Area-1776 sq. ft. i.e. 165 Sq.Mtr. (164.99 sq. Mtr.), In the names of Mr. Rajiv Mittal. Bounded as: East-Flat No. A-101 & Corridor, West-Open to Sky, North-Flat No. A-103, South-Open to Sky.

(4) All that part and parcel of the property consisting of Plot No. 10, Khasara No. 780, Park avenue, Mauza Sikandara Bahistabad, Lohamandi ward, Agra, Dist Agra, Area-194.956 Sq.Mtr., In the names of Mr. Rajiv Mittal. Bounded as: East-Plot No. 9, West-Plot No. 11, North-9.14 Mtr. wide Road, South-Plot No. 18 & 19.

(5) All that part and parcel of the property consisting of House No 26, Gulmohar Vatika, Khandari, Mauza Mau, Hariparwat Ward, Agra, Distt.-Agra, Area-158.84 Sq.Mtr., In the names of Mr. Rajiv Mittal. Bounded as: East-Plot No. 25, West-Plot No. 27, North-Other's Land, South-30 ft. wide Road.

(6) All that part and parcel of the property consisting of Plot No 4. Khasara No-158(Min), Mauza Lakhnupur, Ward-Lohamandi Agra, Distt.-Agra, Area-1676.38 Sq.Mtr., In the names of Mr. Rajiv Mittal. Bounded as: East-Plot of Mrs. Usha, West-Plot No. 3 of Sri Ravindra Kr. Jain, North-9 Mtr. wide Road (Now 100 ft. wide Road). South-Other's Land.

(7) All that part and parcel of the property (Leasehold residential Property) consisting of Flat No 105, on First Floor, Tower-Alexendra, Block-C, Complex-Omax Grand, Constructed over plot No: 01, 02, & 03, Sector-93b, Noida, Gautam Buddha Nagar, U. P., Area-1625 Sq. ft. (150.97 Sq.Mtr.). In the names of Mr. Rajiv Mittal. Bounded as: East-Passage & Flat No. 104, West-Open Area, North-Flat No. 106, South-Open Area.

Date of E-Auction 18-11-2020 between 11:30 AM to 2:30 PM with Auto Extension of 10 Minutes

Interested Bidders will register on website <https://www.mstcecommerce.com/auctionhome/ibapi> and upload their KYC documents and after verification of KYC documents by the service provider, EMD Amount to be deposited in Global EMD wallet through NEFT only (Procedure- Buyer/ Bidder has to login in his MSTC-IBAPI portal using his login id & password. Click on the link "Pay Pre-Bid EMD", generate a challan selecting the option NEFT & the go to bank to make NEFT payment).

Details of encumbrance over the above property, as known to the Bank-Not Known

For detailed terms and conditions of the sale, please refer to the website of Central Bank of India, (as Secured Creditor's), i.e. <https://www.centralbankofindia.co.in>, or IB API portal <https://www.ibapi.in> and Bank's approved service provider's website i.e. <https://www.mstcecommerce.com>.

Date : 09-10-2020 **Place: Agra** **Authorised Officer**

THE TINPLATE COMPANY OF INDIA LIMITED
 CIN: L28112WB1920PLC003606
 Registered Office: 4 Banks Hall Street, Kolkata - 70001
 Tel: (033) 2243 5401, Fax: (033) 2230 4170
 Email: company.secretarial@tatatinplate.com
 Website: www.tatatinplate.com

NOTICE

Notice is hereby given that a Meeting of the Board of Directors of the Company is scheduled to be held on Friday, 16th October 2020 to inter alia approve and take on record the Audited Financial Results of the Company for the quarter and half year ended 30th September, 2020. The said Notice may be accessed on the Company's website at www.tatatinplate.com and may also be accessed on the Stock Exchange websites at www.bseindia.com and www.nseindia.com.

THE TINPLATE COMPANY OF INDIA LIMITED
 KAUSHIK SEAL
 COMPANY SECRETARY
 Dated : October 10, 2020



SRF LIMITED

CIN: L18101DL1970PLC005197
 Registered Office: The Galleria, DLF Mayur Vihar, Unit No. 236 & 237, Second Floor, Mayur Place, Mayur Vihar Phase I Extn, Delhi – 110091
 Corporate Office: Block C, Sector 45, Gurugram-122003
 Tel: +91-124-4354400, Fax No: +91-124-4354500
 Email: cs@srf.com; Website: www.srf.com

ANNOUNCEMENT OF RESULT OF POSTAL BALLOT

Notice is hereby given that pursuant to Section 110 of the Companies Act, 2013 read with the Companies (Management and Administration) Rules, 2014, as amended and General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020 and 22/2020 dated June 15, 2020 in view of COVID-19 pandemic ("MCA Circulars"), the Company has completed the procedure for postal ballot in respect of the notice dated 31 August 2020. According to the Scutinizer report submitted by Mr. Arunesh Dubey, Practicing Company Secretary requisite majority of votes have been received assenting to the special resolution for Approval for raising of funds by issuance of equity shares through Qualified Institutions Placement(s) as contained in the aforesaid notice and declared as passed by the members as per following details:

Particulars	Remote e-voting	Number	Votes	Percentage
Assent	348		43737762	99.9959%
Dissent	08		1772	0.0041%
Total	356		43739534	100

By Order of the Board of Directors
 For



BO: Punjabi Bagh Branch, Road No. 7. East Punjabi Bagh, New Delhi-110026
Ph. (011) 28314158, Email: punjab@ucobank.co.in

SYMBOLIC POSSESSION NOTICE (Under Rule - 8(1) of Security Interest (Enforcement) rules 2002)

Whereas, The undersigned being the Authorised officer of the UCO Bank, Punjabi Bagh Branch, Road No. 7. East Punjabi Bagh, New Delhi, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under section 13(12) read with Rule 3 of the security interest (Enforcement) Rules, 2002, issued a Demand Notice dated 10.07.2020 calling upon the Borrower (1) Park Enterprises having its office at 1103, Antriksh Bhawan, 22 KG Marg, New Delhi-110001. (2) Tarapal Singh S/o Inderpal Singh (Partner and Guarantor) residing at D-1/24, Vasant Vihar, New Delhi-110057 (3) Nirupama Wadhawan W/o Inderpal Singh (Partner & Guarantor) residing at D-1/24, Vasant Vihar, New Delhi-110057 (4) Inderpal Singh S/o Harmohinder Singh (Guarantor) residing at D-1/24, Vasant Vihar, New Delhi-110057 to repay the amount mentioned in the notice being Rs. 4,07,93,990.26/- (Rupees Four Crore Seven Lakh Ninety Three Thousand Nine Hundred Ninety and Paise Twenty Six Only) with interest upto 31.05.2020, within 60 days from the date of issue of receipt of said notice with future interest and incidental charges w.e.f. 01.06.2020.

The borrower having failed to repay the amount, notice is hereby given to the borrower/guarantor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 9 of the said rules on this day of 08th Day of October of the year 2020.

The borrower in particular and the public in general is hereby cautioned not to deal with this property and any dealings with property will be subject to the charge of UCO BANK for an amount of being notice Rs. 4,07,93,990.26/- (Rupees Four Crore Seven Lakh Ninety Three Thousand Nine Hundred Ninety and Paise Twenty Six Only) with interest up to 31.05.2020 plus interest & incidental expenses incurred by the bank thereon from 01.06.2020 less recovery if any.

DESCRIPTION OF THE IMMOVABLE PROPERTY

A Residential Properly admeasuring 418 Sq. Yards situated at Plot No. 24, Street D-1, Vasant Vihar, New Delhi covering Entire Ground Floor including front lawn, Rear Court yard, Drive Way, Garage owned by Nirupama Wadhawan W/o Inder Pal Singh and Inder Pal Singh S/o Har Mohinder Singh vide title deed no. 11736 dated 17/10/2013 registered at Sub Registrar IX, New Delhi in Book No. 1, Volume No. 7347 from Page No. 134 to 144.

Bonded as under: East : Street No. D-1, West : 15' wide service road, North : Plot No. 23, South : Plot No. 25.

Date : 08.10.2020, Place: New Delhi

Authorised Officer, UCO BANK

YES Asset Management (India) Limited

Registered Office: 602B, 6th Floor, India bulls Finance Centre (IFC) 1&2, Senapati Bapat Marg, Elphinstone Road (West), Mumbai 400 013. Website: www.yesamc.in
Tel. No.: +91(22)40827600 Fax no.: +91 (22) 40827653
Email: clientservice@yesamc.in CIN- U65990MH2017PLC294178

NOTICE-CUM-ADDENDUM NO. 36/2020

NOTICE-CUM-ADDENDUM TO SCHEME INFORMATION DOCUMENT (SID) / KEY INFORMATION MEMORANDUM (KIM) OF ALL SCHEMES OF YES MUTUAL FUND

Notice is hereby given that YES Mutual Fund ("YMF") YES Asset Management (India) Limited ("YES AMC") has decided to change in Minimum purchase, additional purchase and Minimum SIP amount for Dividend Payout & Reinvestment Options across all frequencies of the below mentioned Schemes w.e.f. October 19, 2020.

Scheme Name	Existing Provisions	Revised Provisions
YES Liquid Fund, YES Ultra Short Term Fund, and YES Overnight Fund	Fresh Purchase (Incl. Switch-in): Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter. Additional Purchase (Incl. Switch-in): Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter. Monthly SIP*: Rs 500/- (plus in multiple of Re. 1/-) Minimum installments: 6 Quarterly SIP*: Rs 6,000/- (plus in multiple of Re. 1/-) Minimum installments - 4	Fresh Purchase (Incl. Switch-in): Minimum of Rs. 2,000/- and in multiples of Re. 1/- thereafter. Additional Purchase (Incl. Switch-in): Minimum of Rs. 2,000/- and in multiples of Re. 1/- thereafter. Monthly SIP*: Rs 2,000/- (plus in multiple of Re. 1/-) Minimum installments: 6 Quarterly SIP*: Rs 6,000/- (plus in multiple of Re. 1/-) Minimum installments - 4
	The applicability of the minimum amount of installment mentioned is at the time of registration only.	The applicability of the minimum amount of installment mentioned is at the time of registration only.

Investors are requested to note that there is no change in minimum investment requirement for Growth Option in all the above mentioned schemes. YMF / YES AMC reserve the right to change the Minimum Application Amount of the said schemes in future.

All the other condition mentioned in SIDs of all the Scheme(s) shall remain unchanged. This addendum shall form an integral part of the SIDs/KIMs of the all scheme of YMF as amended from time to time.

NOTICE NO. 37/2020

HOSTING OF HALF-YEARLY STATEMENT OF SCHEME(S) PORTFOLIO OF YES MUTUAL FUND("YMF").

Notice is hereby given that pursuant to Regulation 59A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 5, 2018, the half-yearly statement of scheme(s) portfolio of YMF as on September 30, 2020, has been hosted on the website of YMF viz www.yesamc.in and AMFI viz www.amfiindia.com respectively.

Unitholders may accordingly view / download the statements from the website of the YMF.

In the wake of Covid-19 pandemic threat resulting into country-wide lockdown and as a social-distancing measure to ensure safety of investors, distributors, visitors and employees of YES Mutual Fund & its RTA, Investor Service Centers/ branch offices ("official points of acceptance") of YES Mutual Fund has been closed until further notice.

Unitholders may submit a request for an electronic or physical copy of the half-yearly Portfolio Statement of the scheme(s) of YES Mutual Fund thereof by writing to clientservice@yesamc.in. Unit holders are urged to update their email ID and mobile numbers to help us serve better.

Place: Mumbai
Date: October 10, 2020

For YES Asset Management (India) Limited
(Investment Manager for YES Mutual Fund)
Sd/-
Authorised Signatory

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



ICICI Prudential Asset Management Company Limited

Corporate Identity Number: U99999DL1993PLC054135

Registered Office: 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001.

Corporate Office: One BKC, 13th Floor, Bandra Kurla Complex, Mumbai - 400 051.

Tel: +91 22 2652 5000, Fax: +91 22 2652 8100, Website: www.iciciprumpf.com,

Email id: enquiry@iciciprumpf.com

Central Service Office: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (E), Mumbai - 400 063. Tel: 022 2685 2000 Fax: 022 26868313

Notice to the Investors/Unit holders of ICICI Prudential Multiple Yield Fund - Series 10 - 1775 Days Plan A (the Scheme)

Notice is hereby given that ICICI Prudential Trust Limited, Trustee to ICICI Prudential Mutual Fund has approved declaration of the following dividend under the dividend option of the Scheme, subject to availability of distributable surplus on the record date i.e on October 16, 2020*:

Name of the Scheme/Plans	Dividend (₹ per unit) (Face value of ₹ 10/- each)*#	NAV as on October 9, 2020 (₹ Per unit)
ICICI Prudential Multiple Yield Fund - Series 10 - 1775 Days Plan A		
Dividend	0.0500	13.8846
Direct Plan – Dividend	0.0500	14.2683

\$ The dividend payout will be subject to the availability of distributable surplus and may be lower depending upon the extent of distributable surplus available on the record date under the dividend option of the Scheme.

Subject to deduction of applicable statutory levy.

* or the immediately following Business Day, if that day is a Non - Business Day.

Dividend will be paid to all the unit holders/beneficial owners whose names appear in the register of unit holders/Statement of beneficial owners maintained by the Depositories, as applicable under the dividend option of the Scheme, at the close of business hours on the record date.

It should be noted that pursuant to payment of dividend, the NAV of the dividend option of the Scheme would fall to the extent of dividend payout and statutory levy (if applicable).

Suspension of trading of units of the Scheme:

The units of the Scheme are listed on BSE. The trading of units of the Scheme will be suspended on BSE with effect from closing hours of trading of October 13, 2020.

For the purposes of redemption proceeds, the record date shall be October 16, 2020.

For ICICI Prudential Asset Management Company Limited

Sd/-

Authorised Signatory

To know more, call 1800 222 999/1800 200 6666 or visit www.iciciprumpf.com

BSE Disclaimer: It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Scheme Information Document (SID) has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the SID. The investors are advised to refer to the SID for the full text of the Disclaimer clause of the BSE Limited.

As part of the Go Green Initiative, investors are encouraged to register/update their e-mail id and mobile number to support paper-less communications.

To increase awareness about Mutual Funds, we regularly conduct Investor Awareness Programs across the country. To know more about it, please visit <https://www.iciciprumpf.com> or visit AMFI's website <https://www.amfiindia.com>

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

Classifieds

PUBLIC NOTICE

Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express (P) Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever.

"IMPORTANT"

Regd. Office: LGF, World Trade Centre, Barakhamba Lane, New Delhi-110 001
Tel. No.: 011-23414946-49, Fax No. 011-23414945, CIN No. L74899DL1985PLC020134
E-mail: rakesh.arora@subros.com
Website: www.subros.com

NOTICE

Notice is hereby given pursuant to Regulation 29 and other applicable regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of the Company will be held on Thursday, 22nd October, 2020, inter-alia, to consider and approve the unaudited financial results for the quarter and half year ended 30th September, 2020. The details of the said meeting are also available on the website of the Company www.subros.com and on the website of the Stock Exchange(s) www.nseindia.com and www.bseindia.com

For SUBROS LIMITED
Sd/-
New Delhi 10.10.2020
Rakesh Arora
Company Secretary

Subros Limited

Regd. Office: LGF, World Trade Centre, Barakhamba Lane, New Delhi-110 001

Tel. No.: 011-23414946-49, Fax No. 011-23414945, CIN No. L74899DL1985PLC020134

E-mail: rakesh.arora@subros.com

Website: www.subros.com

'China has deployed 60K soldiers on India's north border'



US secretary of state Mike Pompeo (second from left) speaks to Japan's foreign minister Toshimitsu Motegi (second from right), India's foreign minister Subrahmanyam Jaishankar (right) and Australia's foreign minister Marise Payne (left) during the Quadrilateral Security Dialogue (Quad) ministerial meeting in Tokyo AP

PRESS TRUST OF INDIA
Washington, October 10

CHINA HAS AMASSED 60,000 troops on India's northern border, US secretary of state Mike Pompeo has said as he hit out at Beijing for its "bad behaviour" and the threats it poses to the Quad countries. The foreign ministers from the Indo-Pacific nations known as the Quad group—the US, Japan, India and Australia—met in Tokyo on Tuesday and they underscored the need to work together to advance peace, prosperity and security in the Indo-Pacific and around the globe. He described his meeting with Jaishankar as "productive".

"They see, the people of their (Quad) nations understanding that we all slept on this for too long. For decades, the West allowed the Chinese Communist Party to walk all over us. The previous administration bent a knee, too often allowed China to steal our intellectual properties and the millions of jobs that came along with it. They see that in their country too," he said in the interview.

Accept that talks won't make China change its aggressive stance: US NSA

PRESS TRUST OF INDIA
Washington, October 10

Force continue to conduct threatening military drills, O'Brien said.

"Beijing's signature international development programme, One Belt One Road (OBOR), involves impoverished companies taking on opaque and unsustainable Chinese loans to pay Chinese firms employing Chinese labourers to build their infrastructure," he said.

Many of these projects are unnecessary, shoddily built and are "white elephants", the national security advisor said. "And now these countries' dependence on the Chinese debt leaves their sovereignty eroded and with no choice but to follow the party's line on UN votes or any other issue that the Chinese Communist Party considers a red line," he said.

O'Brien also noted that China's other international aid efforts include selling surveillance systems and similar tools of repression to "pariah regimes" around the world, including Venezuela's Nicolas Maduro.

The time has come to accept that dialogue and agreements will not persuade or compel the People's Republic of China to change. There's nothing to be gained from looking the other way or turning the other cheek. We've been doing that for too long," he said.

'Malaysia Airlines boss says may have to shut down if restructuring plan fails'

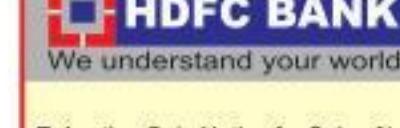
REUTERS
Kuala Lumpur, October 10



chief executive officer Izham Ismail said the group would have "no choice but to shut it down" if lessors decide against backing the restructuring plan.

In an interview with The Edge weekly, Malaysia Airlines group

AUCTION AUCTION AUCTION AUCTION AUCTION AUCTION AUCTION



Head Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013
Regional Office: HDFC Bank Ltd., Dept For Special Operations, 5th Floor, Ansul Classique Tower, Plot No.1, Near Community Centre, J Block, Rajouri Garden, New Delhi-110027

E-AUCTION SALE NOTICE PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of immovable properties mortgaged to Bank under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rule, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s)/Mortgagor(s)/Guarantor(s) that the Authorized Officer(s) of HDFC BANK LTD. had taken symbolic possession of the property mentioned at Serial No 4 below and physical possession of the rest of the following property/ies mentioned hereunder, pursuant to demand raised vide notice(s) issued under Sect 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in the following loan accounts with right to sell the same on "AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURE BASIS" for realization of Bank's dues plus interest & other expenses as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act read with Rule 8 of the said Rules proposes to realize the Bank's dues by sale of the said property/ies. The sale of the below-mentioned Properties shall be conducted by way of E-Auction through Web Porta: https://www.bankeauctions.com

DESCRIPTION OF IMMOVABLE PROPERTIES/DETAILS OF ACCOUNT/AMOUNT/EMD/ETC

S. No.	Name of the Branch & Account	Name of the Mortgagor & Guarantors of the property	Details of Property	Amount as per Demand Notice	Inspection Date and Time	Reserve Price	Date/ Time of e-Auction	Last Date for Receipt of Bids
					Demand Notice Date	EMD Bid Increase Amount		
1	HDFC Bank Ltd, Delhi M/s Jessica Jewels & Fashion Pvt Ltd Account No.: 05812320000406	Mortgagors : Mr. Pawan Kumar Guarantors : Mr. Vipin Kumar Gupta, Mr. Amit Gupta, Mr. Pawan Kumar, Ms. Savita Gupta, Mr. Rakesh Arora, Ms. Neelam Arora, Ms. Gunjan Chaddha, Mr. Jai Kishan Gupta, M/s Dolphin Tradexpim Pvt Ltd, M/s Rupali Tradeimpex Pvt Ltd	Item No. 1 : A-24, admeasuring 200 Square yards, Shanker Garden, Vikas Puri, New Delhi-110018	Rs. 21,85,03,459.84 Date of Demand Notice: 25-Aug-2017 Dues as on 31.07.2017 with further interest along with the costs and expenses till the date of full and final payment under the Cash Credit Loan account	29/10/2020 11:00 AM to 12:00 PM	Rs.4,77,00,000/- Rs.47,70,000/- Rs.1,00,000/-	05/11/2020 10:30 AM to 11:30 AM	03/11/2020 till 4:00 PM
2	HDFC Bank Ltd, Delhi M/s Jakhodia Traexim Private Limited (A/c. No. 13472790000384)	Mortgagor / Guarantor: Mrs. Prema Lata Jakhodia (Since deceased) Through her Lst and Mrs. Poja Jakhodia, Guarantors: Mr. Rattan Lal Jakhodia, Mrs. Prem Lata Jakhodia, M/s Ritu Jakhodia, Ms. Poja Jakhodia, Mr. Kishore Kumar, Mr. Manoj Kumar, Mr. Nitesh Kumar Jakhodia Mr. Ritesh Kumar Jakhodia	Item No. 2 : Entire 3rd Floor with roof right (said floor), part of property no. B-156, admeasuring 374.58 Sq yards, situated in layout plan of CPWD govt Servents Co-operative housing society Ltd known as Lok Vihar, Pitampura, New Delhi-110034	Rs. 7,59,25,632.54 Date of Demand Notice: 31-May-2017 Dues as on 30.04.2017 with further interest along with the costs and expenses till the date of full and final payment.	29/10/2020 01:00 PM to 02:00 PM	Rs.3,00,00,000/- Rs.30,00,000/- Rs.1,00,000/-	05/11/2020 12:30 PM to 01:30 PM	03/11/2020 till 4:00 PM
3	HDFC Bank Ltd , Delhi M/s M.M. Pulses Pvt. Ltd (A/c. No. 09312790000280) M/s Vedansh Agro International LLP (A/c. No. 50200019701260) M/s Shivansh Food Mart (A/c. No. 50200012962811)	Mortgagor / Guarantor: Mr. Mahendra Kumar Mittal, Smt. Kusum Gupta, Smt. Kavita Gupta & Smt. Swati Gupta Guarantors: Mr. Mohit Mittal, Mr. Manish Gupta, Mr. Mahendra Kumar Mittal, Ms. Kusum Gupta, Ms. Kavita Mittal, Ms. Swati Gupta, Ms. Manish Kumar Mohit Kumar	Item No. 3 : Residential Property bearing No. 29/30, Tarun Enclave, Pitampura, Delhi admeasuring 320 sq. yards	Rs.35,31,89,928.15 (Consolidated) Date of Demand Notice: 9-Oct-2019 Dues as on 30.09.2019 with further interest along with the costs and expenses till the date of full and final payment.	22/10/2020 2:00 PM to 3:00 PM	Rs.17,00,00,000/- Rs.1,70,00,000/- Rs. 3,00,000/-	19/11/2020 2:30 PM to 3:30 PM	16/11/2020 till 4:00 PM
4	HDFC Bank Ltd , Delhi M/s South Delhi Motorcycles (A/c. No. 02400450020405 / 57500000017080)	Mortgagor / Guarantor: Mr. Naveen Kachru Guarantors: Mr. Naveen Kachru	Item No. 4: Residential Property at I-52, First Floor (without roof rights), Kirti Nagar, New Delhi admeasuring 1579 sq feet	Rs.4,46,49,903.20 Date of Demand Notice: 14-Aug-2019 Dues as on 08.07.2019 with further interest along with the costs and expenses till the date of full and final payment.	22/10/2020 3:30 PM to 4:30 PM	Rs. 1,60,00,000/- Rs. 16,00,000/- Rs.1,00,000/-	19/11/2020 11:30 AM to 12:30 PM	16/11/2020 till 4:00 PM
5	HDFC Bank Ltd , Delhi M/s Gayatri Enterprises Proprietor Mr. Kanwar Bhan Account No. 05718970000135	Mortgagor / Guarantor: Ms. Sunita Devi Guarantors: Mr. Kanwar Bhan, Ms. Sunita Devi	Item No. 5: Residential Property at House no 3106, Gali No. 31, Near Hanuman Building, admeasuring 143 Sq Yards, Swatanter Nagar, Narela, Delhi - 110054.	Rs.1,62,02,443.67 Date of Demand Notice-08-May-2018 Dues as on 30.04.2018 with further interest along with the costs and expenses till the date of full and final payment under the Loan account	22/10/2020 11:00 AM to 12:00 PM	Rs. 55,00,000/- Rs. 5,50,000/- Rs. 50,000/-	02/11/2020 1:30 PM to 02:30 PM	29/10/2020 up to 4:00 PM
6	HDFC Bank Ltd , Delhi M/s Gayatri Enterprises Proprietor Mr. Kanwar Bhan Account No. 05718970000135	Mortgagor / Guarantor: Ms. Sunita Devi Guarantors: Mr. Kanwar Bhan, Ms. Sunita Devi	Item No. 6: Residential Property at House no C-403, admeasuring 100 Sq Yards, Swatanter Nagar, Narela, Delhi - 110054.	Rs.1,62,02,443.67 Date of Demand Notice-08-May-2018 Dues as on 30.04.2018 with further interest along with the costs and expenses till the date of full and final payment under the Loan account	22/10/2020 11:00 AM to 12:00 PM	Rs. 42,00,000/- Rs. 4,20,000/- Rs. 50,000/-	02/11/2020 3:00 PM to 4:00 PM	29/10/2020 up to 4:00 PM
7	HDFC Bank Ltd , Delhi R S Industries P Ltd (A/c. No. 05838970000387) R S Automotive (A/c. No. 12037630001331) Rmax Automotive (A/c. No. 5020000251496)	Mortgagor / Guarantor: Mr. Mohit Kumar Sharma Guarantors: Mr. Mohit Kumar Sharma, Ms. Radha Sharma	Item No. 7: Industrial Property at Khasra No 315,311/2 (3281/311), 316/1 Waka Abadi, Surat Nagar, Gurgaon, Haryana admeasuring 200 sq. yards	Rs.4,10,57,452.56 (Consolidated Amount) Demand Notice date: 11-Aug-2017 Dues as on 31-July-17 with further interest along with the costs and expenses till the date of full and final payment under the Cash Credit Loan accounts	23/10/2020 11:00 AM to 12:00 PM	Rs. 72,00,000/- Rs. 7,20,000/- Rs. 1,00,000/-	02/11/2020 11:00 AM to 12:00 PM	29/10/2020 up to 4:00 PM
8	HDFC Bank Ltd , Delhi M/s Gautam Techagro India P Ltd (A/c. No. 02172790001783, 02172790001811)	Mortgagors / Guarantors: Mr. Shashi Bhushan Sethi, Mr. Gian Chand & Mrs. Chanchal Sethi Guarantors: Mr. Chandan Sethi, Mr. Satham Arora, Mr. Vikram Puri & Ms. Amita Puri	Item No. 8: Entire Basement, Ground Floor and Mezzanine Floor, a part of Freehold Built-up property bearing No. 357, in Block-A. Built on Land Area Measuring 176.80 Sq Yds. situated in lay out plan of Dera Ghazi Khan District Refugees Co-operative Housing Building Society Ltd., presently known as Tarun Enclave, Pitampura, New Delhi	Rs.57,61,72,907.10 Date of Demand notice: 19-Sep-2018 Dues as on 31-Aug-2018 with further interest along with the costs and expenses till the date of full and final payment	10/11/2020 11:00 AM to 12:00 PM	Rs.3,35,00,000/- Rs.33,50,000/- Rs.2,00,000/-	23/11/2020 10:00 AM to 11:00 AM	20/11/2020 up to 4:00 PM
9	HDFC Bank Ltd , Delhi M/s Gautam Techagro India P Ltd (A/c. No. 02172790001783, 02172790001811)	Mortgagors / Guarantors: Mr. Shashi Bhushan Sethi, Mr. Gian Chand & Mrs. Chanchal Sethi Guarantors: Mr. Chandan Sethi, Mr. Satham Arora, Mr. Vikram Puri & Ms. Amita Puri	Item No. 9: Entire First Floor, Second Floor and Third Floor with roof rights of Freehold Built up Property bearing No. 357, area measuring 176.80 Sq. Yds. situated at Dera Ghazi Khan District Refugees Housing Building Co-Op. Society Ltd., presently known as Tarun Enclave, Pitampura, New Delhi	Rs.57,61,72,907.10 Date of Demand notice: 19-Sep-2018 Dues as on 31-Aug-2018 with further interest along with the costs and expenses till the date of full and final payment	10/11/2020 11:00 AM to 12:00 PM	Rs.42,50,000/- Rs.42,50,000/- Rs.2,00,000/-	23/11/2020 10:00 AM to 11:00 AM	20/11/2020 up to 4:00 PM
10	HDFC Bank Ltd , Delhi M/s Gautam Techagro India P Ltd (A/c. No. 02172790001783, 02172790001811)	Mortgagors/Guarantors: Mr. Shashi Bhushan Sethi, Mr. Gian Chand & Mrs. Chanchal Sethi Guarantors: Mr. Chandan Sethi, Mr. Satham Arora, Mr. Vikram Puri & Ms. Amita Puri	Item No. 10: Entire Freehold Built up Property bearing No. 278, situated in layout plan of Dera Ghazi Khan District Refugees Housing Building Co-Op. Society Ltd., presently known as Tarun Enclave, Pitampura, New Delhi admeasuring 176.95 square yards	Rs.57,61,72,907.10 Date of Demand notice: 19-Sep-2018 Dues as on 31-Aug-2018 with further interest along with the costs and expenses till the date of full and final payment	10/11/2020 11:00 AM to 12:00 PM	Rs.6,50,00,000/- Rs.6,50,00,000/- Rs.3,00,000/-	23/11/2020 11:30 AM to 12:30 PM	20/11/2020 up to 4:00 PM
11	HDFC Bank Ltd , Delhi M/s Gautam Techagro India P Ltd (A/c. No. 02172790001783, 02172790001811)	Mortgagors / Guarantors: Mr. Shashi Bhushan Sethi, Mr. Gian Chand & Mrs. Chanchal Sethi Guarantors: Mr. Chandan Sethi, Mr. Satham Arora, Mr. Vikram Puri & Ms. Amita Puri	Item No. 11: Residential vacant plot of land with roof rights upto sky of Freehold Property bearing No. 245, area measuring 176.95 Sq Yds. situated in layout plan of Dera Ghazi Khan District Refugees Housing Building Co-Op. Society Ltd., presently known as Tarun Enclave, Pitampura, New Delhi	Rs.57,61,72,907.10 Date of Demand notice: 19-Sep-2018 Dues as on 31-Aug-2018 with further interest along with the costs and expenses till the date of full and final payment	10/11/2020 11:00 AM to 12:00 PM	Rs.7,07,00,000/- Rs.70,70,000/- Rs.3,00,000/-	23/11/2020 11:30 AM to 12:30 PM	20/11/2020 up to 4:00 PM
12	HDFC Bank Ltd , Delhi M/s Sunav Steel Pvt Ltd Account No.'s: 50200005604380, 50200015935119	Mortgagor / Guarantor: Mrs. Suman Goyal Guarantor: Mr. Naveen Goyal	Item No.12: Built up Three Storey Entire Western side portion of property bearing No. B-50. Area measuring 75 square yards out of Khasra No. 875, situated in the area of Village Nawada, Colony known as Sewak Park, Block-B, Gali No. 11, Utam Nagar, New Delhi	Rs.14,65,38,825.77 Date of Demand Notice: 31-Jul-2017 Dues as on 31.07.2017 with further interest along with the costs and expenses till the date of full and final payment under the Cash Credit Loan account	29/10/2020 02:00 PM to 03:00 PM	Rs.70,65,000/- Rs.7,05,000/- Rs.1,00,000/-	05/11/2020 10:00 AM to 11:00 AM	03/11/2020 up to 4:00 PM
13	HDFC Bank Ltd , Delhi M/s Chawla Hardware And Electrical Account no. 50200014327958	Mortgagors / Guarantors:Mr. Rajeev Chawla & Mrs. Anjana Chawla	Item No.13: Entire Basement without roof rights admeasuring 300 square yards, out of Built up freehold property bearing No. C-118-119, Kirti Nagar, New Delhi -110015 along with 1/5th proportion rights of the land beneath the said building, with common rights and titles, with the freehold rights of the land under the said property</					

NO VIRTUAL FACE-OFF

Commission cancels second debate between Trump, Biden

The cancelled debate is the culmination of a 48-hour back-and-forth between the commission and the Republican and Democratic camps over the format

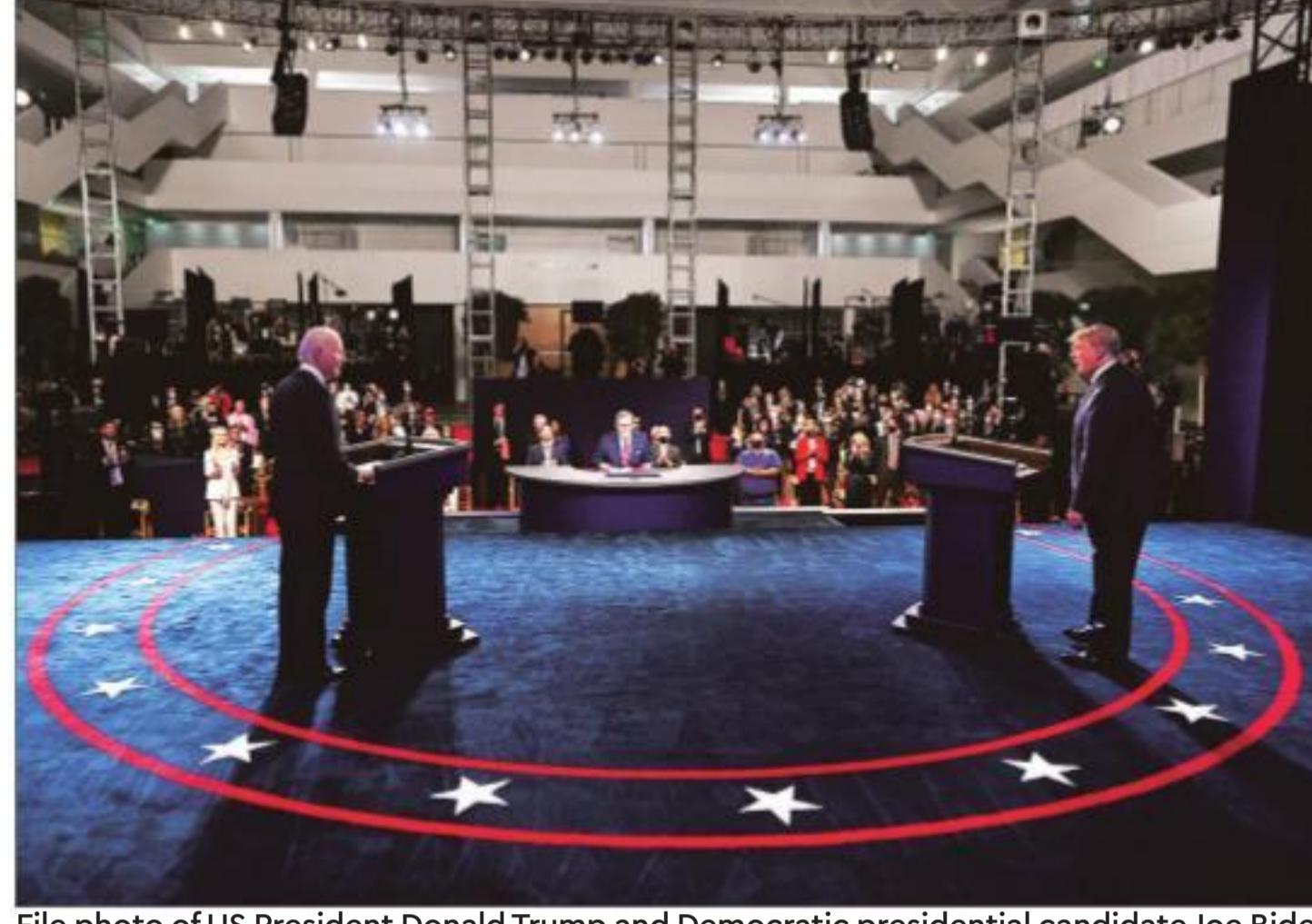
PRESS TRUST OF INDIA
Washington, October 10

THE SECOND PRESIDENTIAL debate between Donald Trump and Joe Biden set for October 15 has been cancelled, the organisers have announced, after the incumbent US President refused to do a virtual face-off with his Democratic challenger despite concerns over his Covid-19 diagnosis.

In a statement, the nonpartisan Commission on Presidential Debates (CPD) confirmed on Friday that the second version scheduled to be held in Miami, Florida, would be scrapped. The CPD said it was preparing for the next debate to be held on October 22 in Nashville, Tennessee, less than two weeks ahead of the November 3 presidential election.

The first presidential debate between Trump and Biden was held on September 29 in Cleveland, Ohio. The one-off debate between the vice-presidential candidates Mike Pence and Kamala Harris took place on October 7 in Salt Lake City, Utah.

"On October 8, CPD announced that for the health and safety of all involved, the second presidential debate, scheduled for October 15 in Miami, would be conducted vir-



File photo of US President Donald Trump and Democratic presidential candidate Joe Biden as they participate in the first presidential debate on September 29

REUTERS

tually," the CPD said in a statement, officially announcing the cancellation of the second debate.

"Subsequently, the campaigns of the two candidates who qualified for participation in the debate made a series of statements concerning their respective positions regarding their willingness to participate in a virtual debate on October 15, and each now has announced alternate plans for that date."

"It is now apparent there will be no debate on October 15, and the CPD will turn its attention to preparations for the final presidential debate scheduled for October 22," the CPD added.

The cancellation is the culmination of a furious 48-hour back-and-forth between the commission and the Republican and Democratic campaigns over the format of the second presidential debate.

The commission, with the backing of their health advisers, announced on Thursday that –

because Trump tested positive for the coronavirus – the debate that was scheduled for Miami would be held virtually, with the two candidates appearing from remote locations. Trump swiftly rejected that plan, saying he would not show up and setting off a series of events that put the future of all general election debates into question.

The Trump campaign has alleged that the commission was "biased" towards Biden, while the Democrat's team accused the president of ducking the debate.

Biden has reacted to the cancellation of the second presidential debate in a statement through a spokesperson, calling it "shameful" that President Trump "ducked the only debate in which the voters get to ask questions."

"Vice President Biden looks forward to making his case to the American people about how to overcome this pandemic, restore American leadership," his campaign spokesman Andrew Bates said.

Trump to resume campaign

US President Donald Trump who was convalescing from Covid-19 infection, would hold an in-person event on the White House lawns for the first time since contracting the viral disease on Saturday and hit the election campaign trail from Florida on Monday.

The president took to Twitter to announce his decision to return to campaigning. "Will be in Sanford, Florida, on Monday for a very BIG RALLY!" he wrote. Trump and First Lady Melania tested positive for Covid-19 last week.

— PTI

India reports 73,272 new covid cases, 926 fatalities

PRESS TRUST OF INDIA
New Delhi, October 10

INDIA REPORTED 73,272 new coronavirus cases in a span of 24 hours, taking the overall caseload to 69,79,423, while 59,88,822 people have recuperated so far, pushing the recovery rate to 85.81%, according to the Union Health Ministry data.

The death toll due to Covid-19 climbed to 1,07,416 with 926 people succumbing to the disease during the period. For the second day in a row, the number of active coronavirus cases remained below 9 lakh.

There are 8,83,185 active cases of infection in the country which make 12.65% of the total caseload, the data stated. The Covid-19 case fatality rate was recorded at 1.54%.

India's Covid-19 tally had crossed the 20-lakh mark on August 7, 30 lakh on August 23 and 40 lakh on September 5. It went past 50 lakh on September 16 and crossed 60 lakh on September 28.

According to the Indian Council of Medical Research (ICMR), a cumulative 8,57,98,698 samples have been tested up to October 9.

As many as 11,64,018



A health worker conducts rapid-antigen Covid-19 tests in New Delhi

BLOOMBERG

EUROPE'S SECOND WAVE of coronavirus infections has struck well before flu season even started, with intensive care wards filling up again and bars shutting down. Making matters worse, authorities say, is a widespread case of 'Covid-fatigue'.

Record high daily infections in several eastern European countries and sharp rebounds in the hard-hit west have made clear that Europe never really crushed the curve as hoped, after springtime lockdowns. Spain declared a state of emergency for Madrid amid increasing tensions between local and national authorities over virus containment measures.

Germany offered up soldiers to help with contact tracing in newly flaring hotspots. Italy mandated masks outdoors and warned that for the first time since the country became the European epicentre of the pandemic, the health system was facing significant critical issues as hospitals fill up. The Czech Republic's farewell covid' party in June, when thousands of Prague residents dined outdoors at the Charles Bridge to celebrate their victory over the virus, seems painfully naive now that the country has the highest per-capita infection rate at 398 per 100,000 residents. — AP

samples were tested on Friday. The 926 new fatalities include 302 from Maharashtra, 114 from Karnataka, 68 from Tamil Nadu, 62 from West Bengal, 48 from Uttar Pradesh, 39 from Delhi, 38 from Chhattisgarh, 32 from Punjab, 31 from Andhra Pradesh, 6,159 from Andhra Pradesh, 5,692 from Delhi, 5,501 from West Bengal, 3,773 from Punjab and 3,547 from Gujarat.

The health ministry stressed that more than 70% of the deaths occurred due to comorbidities.

"Our figures are being reconciled with the Indian Council of Medical Research," the ministry said on its website, adding that state-wise distribution of figures is subject to further verification and reconciliation.

The total 1,07,416 deaths reported so far in the country include 39,732 from Maharashtra, followed by 10,120 from Tamil Nadu, 9,789 from Karnataka, 6,293 from Uttar

Pradesh, 6,159 from Andhra Pradesh, 5,692 from Delhi, 5,501 from West Bengal, 3,773 from Punjab and 3,547 from Gujarat.

The health ministry stressed that more than 70% of the deaths occurred due to comorbidities.

"Our figures are being reconciled with the Indian Council of Medical Research," the ministry said on its website, adding that state-wise distribution of figures is subject to further verification and reconciliation.

messages such as "No mercy to rapists" and "Please tell me, am I next?" This week's protests have prompted the government to consider introducing the death penalty for offenders, with the cabinet set to receive a proposal for urgent amendments on Monday. "We are making the proposal on Prime Minister Sheikh Hasina's orders," Law Minister Anisul Huq told Reuters.

Saturday's demonstrations were sparked by a video of a group of men stripping and attacking a woman in the southeastern district of Noakhali.



Students and activists at an ongoing protest in Noakhali, Bangladesh

REUTERS

Students and activists at an ongoing protest in Noakhali, Bangladesh

ish Kendra.

"Hang the rapists," shouted protesters gathered in the capi-

tal Dhaka and elsewhere, hundreds of students among them. Many carried placards bearing

(This is only an advertisement for information purposes and is not a prospectus announcement. Not for Distribution Outside India.)



G M POLYPLAST LIMITED

(Formerly known as "G. M. Polyplast Private Limited") | Corporate Identification Number: U25200MH2003PLC143299

Our Company was originally incorporated as G. M. Polyplast Private Limited on November 27, 2003 at Mumbai, Maharashtra as a Private Limited Company under the Companies Act, 1956 with the Registrar of Companies, Mumbai, Maharashtra. Subsequently, our Company was converted into Public Limited Company pursuant to Shareholders Resolution passed at the Extraordinary General Meeting of our Company held on July 06, 2020 and the name of our Company was changed to "G M Polyplast Limited" and a Fresh Certificate of Incorporation consequent upon conversion from Private Company to Public Company dated July 30, 2020 was issued by Registrar of Companies, Mumbai, being Corporate Identification Number U25200MH2003PLC143299.

Registered Office: A-66, New Empire Industrial Estate, Kondivita Road, Andheri East, Mumbai - 400059, Maharashtra, India
Tel. No.: +91 - 022-2820 9552 | E-mail: info@gmpolyplast.com | Website: www.gmpolyplast.com
Contact Person: Ms. Dimple Amrit Parmar, Company Secretary and Compliance Officer

PROMOTERS OF OUR COMPANY: MR. DINESH BALBIR SINGH SHARMA AND MS. SARITA DINESH SHARMA

BASIS OF ALLOTMENT

PUBLIC OFFER OF 5,08,800 EQUITY SHARES OF FACE VALUE OF ₹ 10.00 EACH ("EQUITY SHARES") OF G M POLYPLAST LIMITED (THE "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹ 159.00 PER EQUITY SHARE INCLUDING A SHARE PREMIUM OF ₹ 149.00 PER EQUITY SHARE (THE "OFFER PRICE") AGGRGATING TO ₹ 808.99 LAKH ("THE OFFER") COMPRISING OF A FRESH ISSUE OF 3,22,800 EQUITY SHARES AGGRGATING TO ₹ 513.25 LAKH (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF 1,86,000 EQUITY SHARES BY THE PROMOTER SELLING SHAREHOLDERS ("OFFER FOR SALE") AGGRGATING TO ₹ 295.74 LAKH OF WHICH 25,600 EQUITY SHARES OF FACE VALUE OF ₹ 10.00 EACH FOR CASH AT A PRICE OF ₹ 159.00 PER EQUITY SHARE INCLUDING A SHARE PREMIUM OF ₹ 149.00 PER EQUITY SHARE AGGRGATING TO ₹ 40.70 LAKH WILL BE RESERVED FOR SUBSCRIPTION BY MARKET MAKER TO THE OFFER (THE "MARKET MAKER RESERVATION PORTION"). THE OFFER LESS THE MARKET MAKER RESERVATION PORTION i.e. NET OFFER OF 4,83,200 EQUITY SHARES OF FACE VALUE OF ₹ 10.00 EACH AT A PRICE OF ₹ 159.00 PER EQUITY SHARE INCLUDING A SHARE PREMIUM OF ₹ 149.00 PER EQUITY SHARE AGGRGATING TO ₹ 768.29 LAKH (THE "NET OFFER"). THE OFFER AND THE NET OFFER WILL CONSTITUTE 26.46% AND 25.13% RESPECTIVELY OF THE POST OFFER PAID UP EQUITY SHARE CAPITAL OF OUR COMPANY.

THE FACE VALUE OF THE EQUITY SHARE IS ₹ 10.00 AND THE OFFER PRICE IS 15.9 TIMES OF THE FACE VALUE OF THE EQUITY SHARES

OFFER PERIOD

OFFER OPENED ON: WEDNESDAY, SEPTEMBER 30, 2020

OFFER CLOSED ON: TUESDAY, OCTOBER 06, 2020

The Equity Shares of the Company are proposed to be listed on the SME Platform of BSE Limited, in terms of the Chapter IX of the SEBI (ICDR) Regulations, 2018 as amended from time to time. Our Company has received an In-Principle approval from BSE Limited for the listing of the Equity Shares pursuant to letter no. LD/SME IPO/VM/P/73/2020-21 dated September 22, 2020. BSE Limited shall be the Designated Stock Exchange for the purpose of this Offer. The trading is proposed to be commenced on or before October 14, 2020 (Subject to receipt of listing and trading approvals from the BSE Limited).

The Offer is being made through the Fixed Price process, the allocation in the Net Offer to the Public category shall be made pursuant to Regulation 253(2) of the SEBI (ICDR) Regulations, 2018, as amended from time to time, wherein a minimum of 50% of the Net Offer of shares to the Public shall initially be made available for allotment to Retail Individual Investors. The balance of Net Offer of shares to the public shall be made available for allotment to Individual Applicants other than Retail Individual Investors and other Investors, including Corporate Bodies / Institutions irrespective of number of shares applied for. If the Retail Individual Investor category is entitled to more than 50% on proportionate basis, they shall be allotted higher percentage. Under subscription, if any, in any of the categories, would be allowed to be met with spill-over from any of the other categories or a combination of categories at the discretion of our Company in consultation with the Lead Manager and the Designated Stock Exchange. Such inter-se spill over, if any, would be affected in accordance with applicable laws, rules, regulations and guidelines. All Investors shall participate in the Offer only through APPLICATIONS SUPPORTED BY BLOCKED AMOUNT ("ASBA") process including through UPI mode (as applicable) by providing the details of their respective bank accounts in which the corresponding application amounts were blocked by Self Certified Syndicate Banks (the "SCSBs").

SUBSCRIPTION DETAILS

The Offer has received 417 applications for 7,73,600 Equity Shares (before technical rejections, Invalid Bids Multiple/ Duplicate and Bids not banked) including Market Making application of 25,600 Equity Shares. The Offer was subscribed to the extent of 1.52 times as per the bid book received from BSE Limited and after removing multiple and duplicate bids, bid not banked and technical rejection cases from the Bid book, the Offer was subscribed by 1.39 times. The details of the applications received in the Offer (before technical rejections but after Invalid Bids Multiple/ Duplicate and Bids not banked) are as follows:

Detail of the Applications Received

Category	No. of Applications	% of Total	No. of Equity Shares	% of Total	Subscription
Reserved for Market Maker	1	0.24	25,600	3.37	1.00
Retail Individual Investors	319	78.00	2,55,200	33.61	1.06
Other than Retail Individual Investors	89	21.76	4,78,400	63.01	1.98
Total	409	100.00	7,59,200	100.00	1.49

Summary of Valid Applications

Category	Gross		Less: Rejections		Valid	
	No. of Applications	Equity Shares	No. of Applications	Equity Shares	No. of Applications	Equity Shares
Reserved for Market Maker	1	25,600	-	-	1	25,600
Retail Individual Investors	319	2,55,200	16	12,800	303	2,42,400
Other than Retail Individual Investors	89	4,78,400	6	41,600	83	4,36,800
Total	409	7,59,200	22	54,400	387	7,04,800

The Basis of Allotment was finalised in consultation with the Designated Stock Exchange – BSE Limited on October 09, 2020.

A) Allocation to Market Maker (After Technical Rejections & Withdrawals): The Basis of Allotment to the Market Maker, at the Offer Price of ₹ 159.00 per Equity Share, was finalised in consultation with BSE Limited. The category was subscribed by 1.00 times. The total number of shares allotted in this category is 25,600 Equity Shares.

The category-wise details of the Basis of Allotment are as under:

No. of Shares applied for (Category wise)	No. of Applications Receives</