

OPINION, P2

The new normal
is scary

ACROSS THE AISLE, P CHIDAMBARAM



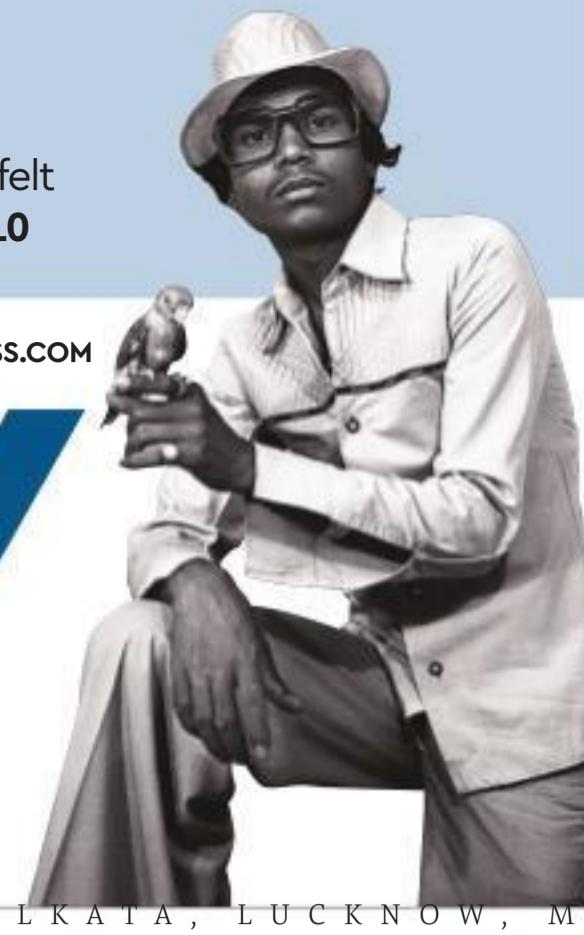
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FE SUNDAY

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NEW DELHI

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WHAT'S INSIDE**SPOTLIGHT, P5****Brewing hope**

Tea startups in the north-east are fighting the Covid challenge and revolutionising the tea industry by leveraging the uniqueness of the region

WORDS WORTH, P4**Buried in history**

An attempted analysis of discordant voices paints a sketchy picture at best

**FICCI AGM**

Economy recovered faster than expected, says Modi

● PM says new farm laws will boost farmers' incomes

FE BUREAU
New Delhi, December 12

LEAVING BEHIND A 'rocky year', economic indicators have begun to look encouraging and the recovery is going to be faster than expected', Prime Minister Narendra Modi said on Saturday. Even as farmer unions have intensified their agitation against the new agriculture marketing laws, Modi strongly defended the laws, saying the laws, part of his government's efforts to unshackle each seg-

PMSPEAK

Success of financial inclusion through JanDhan, Aadhaar and mobile best example of integrated approach to reforms

Number of internet users in rural areas surpassed cities

More than half of India's startups now in tier-2 and tier-3 cities

Entrepreneurs should become partners in rural connectivity efforts

The country saw record FDIs and FPIs

ment of the economy, would help multiply farmers' incomes. Addressing the annual con-

It is certain that in the 21st century, India's growth will be driven by villages and small cities'

— NARENDRA MODI, PM



option to sell outside the mandis, to private sector and even on digital platforms. There are unlimited possibilities arising out of the opening up of the agriculture sector."

Pointing out that private investments in the farm sector have been far from adequate, he appealed India Inc to take 'interest and invest' in the sector.

"Some are doing good work, but it is not sufficient. The farmers' incomes will grow as much as you invest in the sector," Modi told the gathering of business heads.

He cited the example of the government's focus on 10% ethanol blending in auto fuels, and underscored that this helped clear payments to sugar farmers by millers.

Continued on Page 11

Digital tech here to stay: Nadella

SATYA NADELLA, CEO, Microsoft, emphasised the role of AI in the recovery journey in the post-Covid world. Speaking at the Ficci event, Nadella said, "Major technology technology disruptions in finance, health-

care and education will continue post-Covid and will be scaled up. Digital transformation will no longer be an optional topic in board rooms. That is the kind of structural change we are seeing." ■ Page 3

India can lead in R&D: Chandrasekaran

N CHANDRASEKARAN, chairman, Tata Group, said India today has an opportunity to become a global leader in research and development, science and technology, and most importantly in AI, advanced

manufacturing and, therefore, the next set of products and services.

He said Asia's miracle economies grew on the back of investments in health, education and skills.

■ Page 3

LADAKH DISPUTE

'Standoff not in China's interest'

PRESS TRUST OF INDIA
New Delhi, December 12



EXTERNAL AFFAIRS MINISTER S Jaishankar on Saturday said India was being tested in the seven-month-long border standoff with China in eastern Ladakh and expressed confidence it will rise to the occasion and meet the national security challenge. In an interactive session at the Ficci's annual general meeting, Jaishankar also said that what has happened in eastern Ladakh was not actually in China's interest as it has significantly impacted public sentiment in India.

Calling the 'events' along the Line of Actual Control (LAC) very disturbing, he said they have raised some very 'basic concerns'. When asked whether it will be a long-haul or a breakthrough is expected soon, Jaishankar said: "I would not go into prediction zone at all whether it is going to be easy or not, and what will be the timelines and so on. I also believe that what has happened is not actually in the interest of China. Because what it has done is — it has significantly impacted public sentiment in India. Professionally, I have seen the evolution of how the

"What it has done is, it has significantly impacted public sentiment in India"

— S JAISHANKAR,
EXTERNAL AFFAIRS MINISTER

Indian public feels about China over the last many decades and I am old enough to remember much more difficult days, especially in my childhood and in my teens," he said.

Jaishankar said a lot of work had gone into developing the relationship on both sides. "I do not believe that the events of this year have helped at all. In fact, I think the real danger is that the goodwill which was so carefully developed will dissipate. But I also would say that, yes, we are being tested," he said.

'Taking protest to next level'

NEW DELHI, DECEMBER 12: Sticking to their demands, farmer leaders Saturday said they are ready to hold talks with the government, but will first discuss repealing the three new farm laws, and announced further intensification of their ongoing protest against the legislations. Addressing the press at the Singhu border, farmer leader Kanwalpreet Singh Pannu said thousands of farmers will start their 'Delhi Chalo' march from Rajasthan's Shahjahanpur through the Jaipur-Delhi Highway at 11 am on Sunday. He said farmers from other parts of the country are also on their way to join the protesters here and they will take the agitation to the next level in the coming days.

—PTI

QuickPicks**US nod to Pfizer-BioNTech vaccine**

THE US HAS given a final nod for the emergency use of Pfizer's Covid-19 vaccine, paving the way for its use in the country worst-hit by the pandemic, with the first dose set to be administered in less than 24 hours, reports PTI. The US Food and Drug Administration (FDA) on Friday issued the emergency use authorisation (EAU) to the vaccine developed by American pharmaceutical giant Pfizer and its German partner BioNTech to combat the disease that has killed over 294,000 people in the country. ■ Page 14

NEW POSITIONS**RBI appoints 3 executive directors**

THE RESERVE BANK has appointed R Subramanian, RS Ratho and Rohit Jain as executive directors. Subramanian will look after foreign exchange department, financial markets regulation department, internal debt management and international department, a statement from RBI said. Ratho will look after financial markets operations department, department of external investments and operations, legal department and secretary's department. Jain will look after department of supervision (risk, analytics and vulnerability assessment). ■PTI

Schools monetise solar power

ANUPAM CHATTERJEE
New Delhi, December 12

GOVERNMENT SCHOOLS IN Delhi are eyeing substantial income, apart from significant reduction in electricity bills, as they start earning money by selling electricity generated by the rooftop solar systems installed on their buildings. Under the Centre's scheme for government building solarisation, the Delhi government has developed over 21 mega-watt (MW) of solar rooftop plants on 150 government schools. These are expected to save about ₹8.8 crore on their electricity bills cumulatively each year, apart from earning ₹8.5 crore from selling power. The rooftop plants are

MAKING HAY WHILE SUN SHINES

Under Centre's scheme for government building solarisation, Delhi government has developed over 21 mega-watt (MW) of solar rooftop plants on 150 government schools. Solar power will earn ₹8.5 cr from selling power for Delhi schools

The solar plants are expected to save about ₹8.8 cr on electricity bills cumulatively each year for schools

being installed under the 'Resco' model, wherein solar projects are built and operated by the developer using its own capital, taking the financing burden off from the schools. The developer will get ₹3.13 for every unit of electricity

Continued on Page 11

generated by the rooftop plants from the schools. The rate is 65% lower than the electricity tariffs paid by the schools to the power distribution companies (discoms).

Continued on Page 11

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FE LINES**The deep end**

Environmentalists are concerned about the dangers and pitfalls of deep-sea mining ■ Page 6

LEISURE**MUSEUM OF TOMORROW**

With museums going online, are we heading for a digital reset of the museum? ■ Page 7

New Delhi

Opinion

SUNDAY, DECEMBER 13, 2020

CHANGE IS THE law of nature. India, today, is not the India of the 1200s or the 1600s, it is not the 17%-literate India when it attained Independence in 1947, it is not the India that swore by the state occupying the commanding heights of the economy.'

One change can dramatically alter the course of a country. In 1991, Dr Manmohan Singh, as Finance Minister, did what until then was unthinkable. He abolished nearly all requirements for licenses and permits. As Commerce Minister, I announced the new Foreign Trade Policy that started with the unprecedented (for India) declaration that 'Imports and Exports shall be free'. Along with the two-step devaluation, the three policy announcements set the country on a new and irreversible economic direction.

Some changes happen over a period of time and are noticed only when the change gathers a critical mass. There are many examples: can anyone identify the date when the ubiquitous STD/ISD/PCO boards vanished? Or the date when listeners stopped tuning into All India Radio (or Akashvani) to 'listen to the news'? Or the date when every college-going girl, even in the conservative South, abandoned the half-sari and switched to a pair of jeans or a salwar-kameez?

Surge of pride

Every change ushers in a new normal. Some new normals are uplifting. When 17% of Board positions in listed companies are occupied by women; when an India-issued credit card payable in rupees is accepted in every foreign country; when one can dial and speak to any one in the world without going through the agony of booking a trunk call; when one can buy a car, truck or two-wheeler on EMI; when one can order food to medicines to clothes online and have the goods delivered at one's door; when one can buy medical insurance and recover most of one's expenses of hospitalisation or surgery; when sportspersons from rural India fill many places in the Indian cricket team; and when Indian origin executives head Google, Microsoft, IBM, Adobe, Nokia, Cognizant, MasterCard, Xerox and Reckitt Benckiser, there is a surge of pride in our hearts.

Some new normals make one uncomfortable. For example, I am not yet totally convinced that courts should become virtual courts and conduct all hearings through video. Routine applications and minor cases may be heard in virtual courts, but when major questions of law or complex facts are required to be argued and analysed, there is no substitute for a physical hearing. Eye contact of the lawyer with the judge is crucial. And if the court is a multi-member bench, the body language of the judges affords valuable guidance to the counsel.

Chilling facts

Some other new normals send a chill – of anxiety or fear or desperation. The new normal in India appears to be that –

- the Prime Minister will complete two terms as head of the government without addressing a single press conference;
- the right to speak in Parliament or at an all-party meeting will be con-

ACROSS THE AISLE

P Chidambaram



P Chidambaram

The new normal is scary



Women hold placards against a legislation in Uttar Pradesh directed against inter-faith marriages

FIFTH COLUMN

TAVLEEN SINGH

Surrealism as reality

REALITY IN INDIA sometimes seems surreal. We saw this happen last week. The Prime Minister performed a religious ceremony to invoke the blessings of the gods for the inauguration of a new Parliament building. It was as if we had defeated the pandemic and the economy was doing so well that we had money to spare for something that is not exactly a priority. Surreal? The reality is that the pandemic is still raging across the country, overwhelming our shabby health services and causing millions of young Indians to lose jobs they desperately need. *The Economic Times* reported last week that 3.5 million Indians lost their jobs in the month of November.

The reality also is that millions of very poor people in rural India are being driven back under the poverty line because of the economic damage the pandemic has caused. And, even in a city like Mumbai I know very poor people who rely now on the kindness of strangers to get one meal a day. This is because the small pavement restaurants on which they depended have closed and they cannot afford to buy rations to cook their own meagre meals. In a time of such deep economic distress, does it not seem more than slightly surreal that we will be spending thousands of crore rupees on a new Parliament building?

Surreal reality continued when the Prime Minister after the inaugural ceremony made a speech in which he said, "The people of the country will build the new Parliament together." Has he noticed that 'the people' have been camped on the borders of Delhi for more than two weeks? They are protesting against farm laws that they believe will cause more harm than good. If the Prime Minister has noticed the farmers' siege, he gave no indication of this. In this same speech, he said, "Speaking and listening is at the heart of democracy."

It reminded me of something he himself said just months before he first became prime minister. There was an *India Today* conclave in Delhi at which he was the star speaker. The audience was made up of exactly those people who are now reviled by Modi's supporters as 'Lutyens louts'. They had come to listen to a man they saw as an outsider and an upstart but were willing to give him a chance. Ten years of the Sonia-Manmohan regime had created even in these very privileged Indians a sense of despondency and defeat. In his speech, Modi painted a wondrous vision of what he saw as India's future, but made it clear that change and development would only come with the support of a people's movement. He reminded us that Gandhiji

had created such a 'jan andolan' to fight for freedom from colonial rule.

The real problem with his farm laws is that there was no attempt at a 'jan andolan'. They were rammed through Parliament without persuading farmers that they were in their best interest. The farmers are ready to spend cold winter nights and days in the open to make their voice heard because they believe they have the right to be consulted before major changes are brought in the ways in which they sell their produce. They repeat over and over again to the reporters who come to interview them that they want the Prime Minister to hear them. If the new laws were meant to improve their lives, should their benefits not have been communicated to them first?

If democracy is about 'speaking and listening', why are they not being heard instead of maligned?

While the Prime Minister chose to quote Guru Nanak in the speech he made at the ceremony last week, did he notice that the BJP's vast and powerful propaganda machine had started a campaign to depict protesting Sikh farmers as Khalistanis? The same tactic was used when another group of Indian citizens began their protest in Shaheen Bagh at about this time last year against the Citizenship (Amendment) Act. They were called jihadis and Pakistanis.

If the Prime Minister truly believes that democracy is about listening to 'the people', then why are all those who try to speak up for their rights depicted as anti-nationals and terrorists? Why has almost every law passed in this first year of his second term been rammed through Parliament? Has he noticed that it is because of this attempt to impose change by fiat that there is a sense of things slipping out of control?

If the capital of India can remain under siege for more than two weeks, it is impossible to believe that all is well. And, yet it was while the siege continued that the Prime Minister found time to perform a religious ceremony that marks the first step in the construction of a new Parliament building that he wants built by 2022. In the first week of the siege he found time to go to Varanasi and cruise down the Ganga to witness a laser show on Dev Deepavali. Is it not fair to ask if he exists in a different reality to the one the rest of us inhabit? Or is it just that sort of moment when Indian reality becomes so surreal that it is hard to see clearly what reality is any more. Through the fog of surrealism what is clear is that the voice of 'the people' is not being heard.

For posterity's sake

Tom Weiskopf used his talent to power a successful post-tour career as a golf course architect

Weiskopf not just to get a ringside view of his golf swing, but also in the hope of witnessing one of his famous shows of rage. Most golf commentators maintain that, given his talent, this lack of mental strength was why Weiskopf did not achieve more in his playing career – a telling statement for someone who won the British Open and finished runner-up at The Masters Tournament an agonising four times.

Cal Simmons, who caddied for Weiskopf at the 1970 Phoenix Open recounts an interesting tale from the event. On the final day Weiskopf and Simmons were in the second to last pairing trailing by one shot to Homero Blancas and Paul Harney. With three holes left to play it was clear that Weiskopf needed to do something special to make a run for the title. "He drove it long and straight down the fairway leaving himself 105 yards to a very accessible hole location. Making a beautiful swing, he hit a wedge that landed some 10 feet behind the hole and spun to three feet. He then slammed the club back in the bag in anger," writes Simmons. When asked about his outburst, the mercurial player responded that he had been trying to sink the shot, and that, "...it (the ball)



Tom Weiskopf

should have spun more." From 105 feet no less.

Why am I writing about Weiskopf? Recently news came out that the veteran is battling with pancreatic cancer and preparing to go in for chemotherapy. Weiskopf's story did not fade away after his playing career ended. He conquered his demons and used his exceptional talent and understanding of the

game to power a hugely successful post-tour career as a golf course architect. Today no one remembers the 'towering inferno': Weiskopf's name is, instead, synonymous with some of the finest championship layouts in the world including the legendary Loch Lomond GC in Scotland. I have no doubt that he's going to prove to be a worthy adversary to the dastardly dis-

ease in the big fight ahead.

The World Hall of Fame ceremony, slated to be held in 2022 will be held this month. "Given the uncertainties of the pandemic, moving the ceremony back a year will give us a better opportunity to properly recognise and honour this important class," said Greg McLaughlin, chief executive officer of the World Golf Foundation. "We look forward to shining a light on their achievements and inspiring future golfers around the world through this ceremony and celebration." The inductees, will be enshrined at TPC Sawgrass in Ponte Vedra Beach, Florida, on the sidelines of the PGA TOUR's flagship event – The Players' Championship.

What makes this particular ceremony extra special is the inclusion of one particular gent. Equalled only by Sam Snead in his tally of 82 PGA Tour victories that include 15 Major Championships, and a three-time winner of the career Grand Slam, this man has competed on eight Ryder Cup and nine Presidents Cup teams and won the PGA Tour's Player of the Year Award no less than 11 times. Those of us lucky enough to have witnessed his career and travails in our time have become somewhat inured to his extraordinary achievements, but there's never been another player in the history of the game quite like Tiger Woods. Take a moment folks, and raise a toast to,

arguably, the greatest player of all time, and unquestionably the man whose impact in popularising golf across the world is unrivalled in history.

Another inductee, the erstwhile commissioner of the PGA Tour – Tim Finchem – is being recognised, ostensibly, for his efforts in increasing the PGA Tour's prize money from under \$100 million on three tours in 1994 (when he took over) to more than \$400 million on six tours when he retired in 2017. Finchem is also credited with the creation of the FedExCup Playoffs, the Presidents Cup, the World Golf Championships and re-induction of golf in the Olympics.

Impressive as that list of achievements is, the next generation is unlikely to remember any of Finchem's career highlights. The ex-commissioner's true legacy, one that will endure the test of time, is his founding the First Tee programme in 1997.

This extraordinary initiative that has given thousands of youngsters the chance to play golf, get an education, and achieve success on and, off the golf course, is the shiniest example of how a sport can be leveraged to make a real difference in people's lives. That, in my book, is why Finchem truly deserves a seat at the high table of the World Golf of Fame.

A golfer, Meraj Shah also writes about the game

OVER THE TOP



Meraj Shah

'ATOWERING INFERNO' – that's how most players and fans in the 1970s referred to the 16-time PGA Tour winner, Tom Weiskopf. The tall American player certainly had a towering golf swing: fashioned, as most golf swings in the day were, on Jack Nicklaus's action, Weiskopf's swing was an upright, high-hands – a thing of beauty. And much like Nicklaus, or for that matter Tom Watson, Weiskopf hit the ball very high, and very long but also managed to keep it straight most of the time.

But his nickname, has little to do with this swing, and more to do with his temperament. In an era of limited live broadcasting and certainly no live mics, Weiskopf regularly blew his fuse on the course. He got things a bit under control only after realising that he risked becoming a caricature of his own weakness: galleries would follow

FICCI MEETING

Satya Nadella bets big on AI and other digital tech

Talking at the 93rd FICCI AGM, the Microsoft CEO said AI ensured productivity during the pandemic



Satya Nadella, CEO, Microsoft, talking at the FICCI meet with Sangita Reddy, president, FICCI

FE BUREAU
Delhi, December 12

SATYA NADELLA, CEO, Microsoft, talking at the 93rd FICCI AGM emphasised on the role of AI in the recovery journey in the post-Covid world. Talking in a fireside chat with Sangita Reddy, president, FICCI, Nadella said, "AI and other digital technologies have ensured productivity and mission critical activ-

ties during the pandemic."

"So many small businesses were able to survive because of AI and adoption of digital technology," he added. Nadella mentioned that major technology disruptions in finance, healthcare and education will continue to go on in the post-Covid world and will be adopted at scale. "Digital transformation will no longer be an optional topic in board rooms. That is the kind of structural change we are

seeing," exclaimed Nadella.

Nadella pointed out the innovation in India's digital infrastructure, data capabilities in businesses and improving user experiences with personal computing devices like mobile phones as the three main important layers in navigating the new digital world and the exponential growth they bring with them. "India is a case study for profound change in modernisation," said Nadella. Accord-

ing to him, India has transformed the public infrastructure digitally and has formed right public-private partnerships. "These are the key to bring in more public participation in developing economies. This will also make the process more inclusive," he said.

"We want to create technology that other organisations will use to create more technologies," said Nadella, talking about sustaining the success streak in the post covid. He mentioned that a sense of purpose, mission and a culture of learning are the two key pillars that will help any business in rising up from the impact of the pandemic. "Since 1975, we have not compromised on the culture of learning at Microsoft. We will continue the same culture when the pandemic is behind us," he added. According to him, these two pillars will enable all other strategies in picking talent, tech and other aspects of business.

FE BUREAU
Mumbai, December 12

N CHANDRASEKARAN, CHAIRMAN, Tata Group, said on Saturday that India today has an opportunity to become a global leader in research and development, science and technology, and most importantly in AI, advanced manufacturing and, therefore, the next set of products and services.

Underscoring the importance of investment in health, education and skills, Chandrasekaran said that Asia's miracle economies grew on the back of investments in these areas. "When we look back to the Asian miracle economies of the past few decades, we are often pre-occupied with their strategy of manufacturing-led export growth. What if the miracle was not this strategy, but rather the tremendous investments they made in health, education and skill in their economies? The outcome was their ability to capitalise on the world's demand for manufactured goods," he said at FICCI's 93rd annual convention.



Tata Group chairman N Chandrasekaran

Chandrasekaran also said that there has to be a collaborative role between the industry and the government. While the industry should be bold and start visioning all projects at scale, the government should enable this partnership and make India ready to participate in this new world. "It (government) should ensure that every village has sufficient bandwidth, affordable data and establish the regulatory standards that are required on data privacy, data residency, data localisation and taxation in general," he said.

He added that India needs to reimagine the whole technology blueprint nationwide. For this, it is vital that technologies like robotics and AI become part of the mainstay of manufacturing. "We need to recognise the fact that tech, manufacturing and energy are converging in the creation of new platform and new ecosystems," he said.

He also highlighted that if India's first plan for 21st century's growth is digital, the second plan is the new approach to global value chains.

'India-US relationship to touch new heights in Biden-Harris administration'

FE BUREAU
New Delhi, December 12

FICCI CONVENED A virtual session with Ambassador Richard Rahul Verma on India-US strategic partnership at its 93rd Annual Convention. The theme was 'Inspired India'. During a fireside chat, Ambassador Richard Rahul Verma said, "I had the privilege of working with President-elect Joe Biden for 21 years and I am optimistic that the India-US relationship will touch new heights in the days ahead under his leadership and Vice President-elect Kamala Harris. They are great leaders and fully aware of the criticality of this partnership." Sangita Reddy, president, FICCI and joint managing director, Apollo Hospitals Group, said, "There is a tremendous potential for what India and the US can achieve together, not just good for each other, but for the entire world."

Gadkari sees profiteering by cement and steel units

FE BUREAU
New Delhi, December 12

Minister calls upon industry to find Swadeshi alternatives to imports

THE MINISTER FOR MSMEs and highways Nitin Gadkari on Saturday came down heavily on steel and cement industries for jacking up prices, without valid reasons. Stating that these two industries appeared to take unfair advantage of the government's initiatives to help businesses, Gadkari wondered what prompted steel firms to raise prices by 55% in the last six months. He indicated that commensurate increases were absent in the price of key inputs like power and raw materials. Gadkari accused cement units of forming cartels to raise the prices of the building mate-

out compromising with their quality and cost. Addressing the annual meeting of Ficci virtually, the MSME and road transport minister highlighted the need to reduce imports and increase exports. PTI

rial, even as the construction industry is struggling to recover after being hit hard by the pandemic and the lockdown. "I decided to make all roads concrete. I wanted to encourage the cement indus-

try. But they are only taking (unfair) advantage of the situation and making cartels. So, I am now allowing bitumen (for road construction)," Gadkari at a Ficci event.

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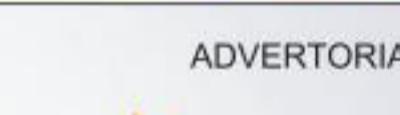
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EN 388: 2016 + A1:2018,
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EN 374-5:2016

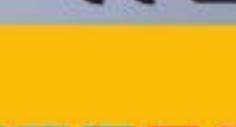


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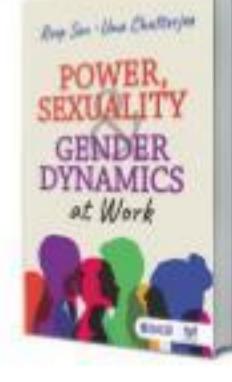
AT MALLCOM, WE STAND FOR SAFETY. ALWAYS HAVE, ALWAYS WILL.



Words Worth

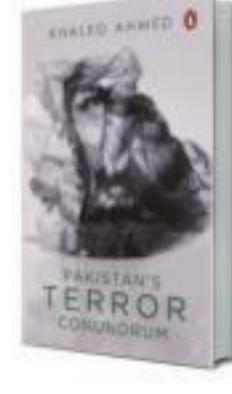
SUNDAY, DECEMBER 13, 2020

ON THE SHELF



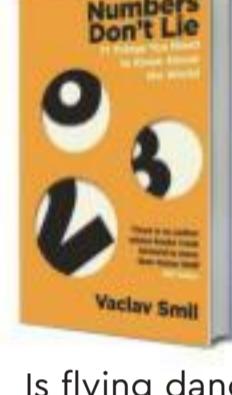
POWER,
SEXUALITY,
GENDER
DYNAMICS AT
WORK
Roop Sen &
Uma Chatterjee
Sage
Pp248, ₹450

Power, Sexuality and Gender Dynamics at Work explores the friction between people with different gender and sexual identities in corporate organisations. The authors use organisational experiences to analyse interpersonal conflicts, dilemmas and dynamics that manifest in accusations and grief, often leaving leaders and managers perplexed.



PAKISTAN'S
TERROR
CONUNDRUM
Khaled Ahmed
Penguin
Random House
Pp336, ₹599

Pakistan was born amid communal violence and a collective consciousness of danger. In this collection of his writings, journalist Ahmed examines Pakistan's policies regarding terrorism against the backdrop of increasing pressure from international organisations. Despite joining the US in its war against terror after 9/11, the country has been perceived as a safe haven and breeding ground for terrorists.

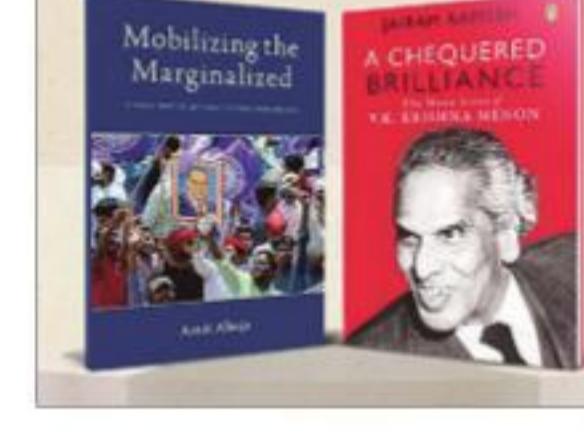


NUMBERS
DON'T LIE
Vaclav Smil
Penguin
Random House
Pp384, ₹699

Is flying dangerous? How much do the world's cows weigh? And what makes people happy? From earth's nations and inhabitants, through the fuels and foods that energise them, to the transportation and inventions of our modern world, and how all of this affects the planet itself, in *Numbers Don't Lie*, Smil takes us on an adventure, using statistics and illuminating graphs to challenge lazy thinking.

And the award goes to...

The Kamaladevi Chattopadhyay NIF Book Prize announces joint winners for 2020



FE FEATURES

THE JURY OF the Kamaladevi Chattopadhyay New India Foundation (NIF) Book Prize 2020 has for this year announced two joint winners—Amit Ahuja (for *Mobilising the Marginalised: Ethnic Parties without Ethnic Movements*) and Jairam Ramesh (for *A Chequered Brilliance: The Many Lives of VK Krishna Menon*). The two winners were selected from a diverse shortlist of six books covering a century of modern Indian history and encompassing several genres. The Kamaladevi Chattopadhyay Book Prize recognises and celebrates excellence in non-fiction writing on modern/contemporary India by writers from all nationalities.

Ahuja is associate professor of political science at the University of California, Santa Barbara, while Ramesh, a Rajya Sabha MP, is the author of several well-known books, including *Indira Gandhi: A Life in Nature and Intertwined Lives: PN Haksar and Indira Gandhi*. The winners were selected by a six-member jury panel, including political scientist and author Niraja Gopal Jayal (jury chair), historian and critically-acclaimed author Ramachandra Guha, entrepreneur and author Nandan Nilekani, historian and author Srinath Raghavan, historian and author Nayanjot Lahiri and Manish Sabharwal, chairman of Teamlease Services.

The 2020 winners will share the prize money of ₹15 lakh for their respective books and will each receive the Book Prize trophy. Established in 2018, the Kamaladevi NIF Book Prize builds on the New India Foundation's mission of sponsoring high-quality research and writing on all aspects of independent India.



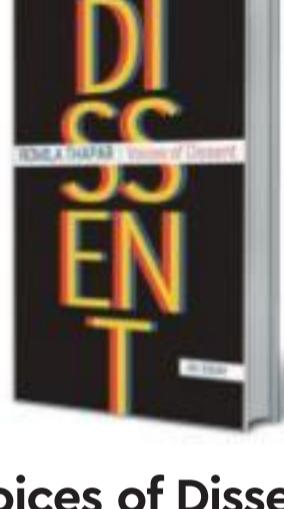
A file photo of protesters at Shaheen Bagh in Delhi
EXPRESS PHOTO

Buried in history

Romila Thapar's attempted analysis of discordant voices paints a sketchy picture at best with the omission of contemporary events

and monotheistic religion like Islam had pluralistic shades with practices like sufism. Muslims may have a different religion in India but their practices were similar to Hindus within a region so there was nothing like pan-Islam. For instance, a Muslim of Bihar has more in common with a Hindu of Bihar than a Muslim of Kerala. Building on this, Thapar says there was no such thing as fixed religion but what abounded were sects and regional practices.

Everything got destroyed with the coming of the British who did not understand these Indian practices and for purposes of their administrative convenience and political shrewdness, categorised Hindus and Muslims into fixed religious categories. This led to Hindu-Muslim politics. The narrative then abruptly jumps to Gandhi's Satyagraha and trying to find its tradition in Indian history, and then quickly jumps to celebrating Shaheen Bagh and its demonstrators as perfect dissenters with



Voices of Dissent:
An Essay

Romila Thapar
Seagull Books
Pp 168, ₹499

whom the government should have engaged to keep intact our glorious tradition of celebrating dissent.

As with her history, Thapar is selective in her analysis too. There's no analysis of the troubled aspects of Hindu-Muslim history like temple destruction, etc. She mentions some cases prior to Muslim rule where Hindu kings conquered neighbouring territories and destroyed temples. However, she completely ignores the fact that in such temple destruction by Hindu kings the idols were never smashed but brought back by the victors to their kingdom for adorning in their temples. Quite in contrast, the Muslim rulers while demolishing temples even smashed the idols.

Thapar highlights that there was harmony between Hindus and Muslims before the British came, but omits the fact that there were instances of discord also. The Hindu-Muslim story is basically of a power struggle rather than some romantic blending, so blam-

ing the British for creating a discord is totally wrong. At best they accentuated something which was latent. It is true that Muslim rulers co-opted Hindus into some form of power sharing, but so did the British. The point is that the Muslims dealt with Hindus from a position of strength. The Muslims lost this privilege when the rule passed on to the British. As and when the Indians studied abroad and learned about democracy and democratic institutions and started yearning for them as future goals, there was realisation among the Muslims that they would lose out in such a process because of their numerical strength vis-a-vis Hindus. In short, this struggle for power and having a pole position led to partition.

If one analyses the post-independence times, the power struggle between Hindus and Muslims continues. In states with large Muslim population, the community successfully negotiates its interests with political parties in lieu of its votes. In a state like Punjab where ethnic cleansing happened at the time of partition leaving no sizeable Muslims, there is no politics of Hindu-Muslim polarisation as exists in states like UP and Bihar with a significant Muslim population. However, in Punjab there have been instances of intra-Sikh group squabbles and even Hindu-Sikh rivalry for political ends. The point is simple: politics of polarisation can happen on issues of religion, region, caste and community. While Thapar in her analysis is fine with region and caste conflicts, she raises a red flag when it comes to religion.

Further, by blaming the British for categorising Hindus and Muslims into fixed religious groups by breaking past traditions, she's forgetting that as societies move to modern times, such categorisation and documentation is required.

The biggest limitation of the book is that it hardly covers the modern events in terms of analysing dissent. In post-independence period whether our Constitution has limitations or not in accommodating dissent, whether the various amendments to the Constitution starting from the first one, to various people's movements, including the one led by Anna Hazare and Arvind Kejriwal, find no mention, but Shaheen Bagh does.

Thapar could have built a case for our growing intolerance, caste politics, politics of religion and region and growing parochialism, and how all these are ominous for a developing country like ours. However, such an exercise would have required deeper research in areas where she does not have expertise. It would not be wrong to say that Thapar is lazy in just remaining content with her period of specialisation and using it to make some general comments on modern times. Even die-hard Thapar fans and ardent Modi-haters would find the book dull and boring because of this limitation of hers.

Money woes

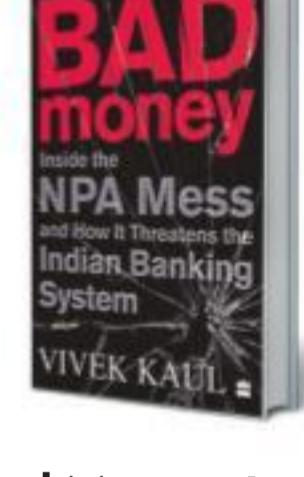
Yet another reinforcement of the ills plaguing the banking system in the country

MADAN SABNAVIS

BAD MONEY is the story of how Indian banks, or more particularly Indian public sector banks, have converted good money from depositors to bad money through a combination of ineptitude and wrong doing. This emotion has often been expressed by several critics and analysts and Vivek Kaul puts this together with panache that makes this book engaging. At times he may sound a bit too harsh on the PSBs and their functioning, as he has generally kept private banks out of the main discourse, though they do appear at the periphery of arguments. One can call it the writer's prerogative.

Kaul tells us at the beginning that this book would be more like a Quentin Tarantino movie with flashbacks and hence it will not be a chronology of events but movements would be both forward and backward. This approach makes it unique as the subject is on NPA of PSBs, and all other aspects of these banks are thrown in along with the latest regulations. The good people and bad ones are known from the start. Raghuram Rajan and Arvind Subramanian are the good guys; those who run the PSBs and their owners are the not so good guys, while the crony capitalists are the bad ones.

Kaul is a very good storyteller and hence his narration on how this mess came about it is told in simple words with no jargon so that the layman can understand how banks kept lending money without due diligence at a time when everything looked great. Then came the myriad of scams that put projects in jeopardy, as suddenly power companies that



Bad Money: Inside the NPA Mess and How It Threatens the Indian Banking System

Vivek Kaul
HarperCollins
Pp 338, ₹599

started off with some plans could not get coal thanks to the court cases. Moreover, the incompetence of PSBs to evaluate term loans fast-tracked the process of NPAs being created. The cost has been borne by the deposit holders and the policy holders of LIC, which has had to invest in along with the latest regulations.

PSBs are definitely the weak link here and the author gives several examples to justify his position. He quotes three successive SBI chairpersons saying the same words of the worst being behind them, only to have the successor utter the same words after doing the clean-up. So when will the clean-up really happen? That is the question.

Kaul also poses the question of whether the RBI should take a part of the blame. He does not say so in plain language but does convey the view that the entire process of restructuring of debt had been fostered by the RBI and hence could not be absolved fully. We need to



A file photo of depositors outside a Yes Bank branch in Mumbai after the RBI imposed a moratorium on it
EXPRESS PHOTO

get out of this business of forbearance as it helps us to kick the can. Under these Covid times, this fear is quite palpable in the coming years. Here he is all praise for Rajan and Subramanian, the former CEA, and argues that the AQR was the turning point for the system which exposed everything that was wrong.

From the point of view of the novice, Kaul explains in simple terms various issues like the scams or even the problem with the DISCOMs which finally get traced back to the banking system. The flashback to nationalisation is again very readable as he explains the ideology behind this move.

Given that we have come a long way after 1969, the idea of PSBs is dated today. He explains well also the concepts of recapitalisation of banks, the IBC, PCA and so on. There is a lot written on Nirav Modi and Vijay Mallya as well as some of the larger IBC cases. There is intrigue involved in loan sanctions here as some private bankers

kept their distance while the PSBs went in fully. The lack of ethics in these big corporates is exposed well, especially when some of them try and buy back their companies at a discount which was plain absurd. We also get a feeling that some of these large names have borrowed without having any intention of repaying the money and have leveraged every tool available to game the system. This was a clear case of crony capitalism. The dirty dozen of IBC was a manifestation of the same.

While the author does talk of some of the mishaps in the private banks territory, the impression one could get given his inclination for privatisation of PSBs, is that private bankers can be sacked which does not happen to PSB heads. Here one may argue otherwise, as PSB chiefs have a bigger nightmare of being hounded by the investigative agencies for life while private bankers have often gotten away with resignations and some loss of reputation.

Towards the end he raises broader issues of safety of deposits with PSBs, which is something we all take for granted. He warns of the bail in policy being discussed at the policy level where deposit holders may have to shoulder some losses of loans gone bad. This may make readers edgy about putting money in bank deposits.

Kaul's solution is to go in for privatisation and also improve governance standards. He advocates the UTI Bank or AXIS Bank model where government keeps out and let the private route work with the state being placed with SUATI.

Bad Money is quite timely and puts together everything one needs to know about NPAs. Written in his typical simple-to-read style, Kaul makes the issues easy to comprehend. PSB bashers will find this a delight and the students educative.

Madan Sabnavis is chief economist, CARE Ratings

Spotlight

SUNDAY, DECEMBER 13, 2020

DWELLER TEAS // Imphal, Manipur

MANIPUR-BASED HERBAL TEA brand Dweller Teas offers unique natural blends made with fresh indigenous herbs, plants and fruits. All the ingredients are locally-sourced. Some flavoured tea options include Indian olive, sumac berry, lemongrass ginger and ginger green tea. One of the most popular products is Nong-mang-kha Ginger Green Tea, which has *Nong-mang-kha* (or *Phlogacanthus thrysiformis*), a traditional medicinal plant known for its anti-viral properties in Manipur.

"People are now exploring other alternatives like traditional herbal remedies to boost their immunity. We are offering our customers unique indigenous fruits and herbs that are not easily available elsewhere," says 31-year-old Elizabeth Yambem, who founded Dweller Teas in 2017. She moved away from her home state at a young age to study in Assam and then to the UK for her undergraduate studies. Her first job was in London as a finance



OFFERS
UNIQUE BLENDS
MADE WITH FRESH
INDIGENOUS
HERBS, PLANTS
AND FRUITS

analyst after which she worked in Singapore for some time.

"When we were kids and had cold or fever, we would be forced by the elders in the family to consume *Nong-mang-kha* to help us feel better. Just like the way my grandma used to boil *Nong-mang-kha* leaves to help fight cold, I am sure many mothers and grandmothers out there are using this traditional herb to help their children fight the seasonal cough and cold with its anti-viral and anti-bacterial properties," she says.

Yambem started Dweller Teas with an investment of ₹20 lakh from her savings and reinvested the profits and cash retained into upgrading infrastructure, increasing inventory and opening

Founder
Elizabeth Yambem

Dweller cafés. Currently, it has three cafés in Imphal and one in Shillong, Meghalaya, with plans to expand further. "Our product sales increased by over 110% year-on-year, mainly driven by word-of-mouth and opening of Dweller cafés," she says, adding, "We are also seeing a growing demand for our products in other parts of the country, especially in the age bracket of 25-50 years, people who love exploring new flavours and are health-conscious."

Dweller Teas also sells its products through its own e-commerce platform, which was launched during the pandemic. "One thing that would continue to be our number one priority is hygiene and safety," says Yambem, adding that the health crisis has taught them a lot of things. "The lockdown has shown us our development areas and we are working at emerging stronger than before. We have already launched our e-commerce platform to ensure our customers have access to their favourite Dweller Teas products," she adds.

AROMICATEA // Guwahati, Assam



Co-founders Dolly Sharma Baruah and Ranjit Baruah

EVER TRIED BHUT Jolokia tea? The fiery ghost pepper variety is one of the 32 tea blends offered by Guwahati-based Aromica Tea. All Aromica teas incorporate the health benefits of natural herbs and ingredients. "Bhut Jolokia tea is the first of its kind in the world and we have filed for a patent," says 45-year-old Ranjit Baruah, founder-director of Aromica's parent company, Tender Buds Teas & Crafts.

After a diploma from Guwahati's Institute of Hotel Management and a short stint in the hotel industry, Baruah joined Williamson Magor, the largest tea company in India, in 1999 as a management trainee.

It was here that he learnt the intricacies of tea production, tasting and blending, working across various tea gardens in Assam. He worked there for 20 years in various senior management capacities. "During my tenure in tea gardens, I came across many small tea growers, who grow beautiful teas in small batches in various corners of the state," he says.

Baruah finally resigned in 2018 and started his own company Aromica Tea with wife Dolly Sharma Baruah. The idea was to help and support marginalised growers who struggle to market their teas. It was incorporated as a private limited company in February last year. Currently, Aromica has around

HELPS
AND SUPPORTS
MARGINALISED
GROWERS
WHO STRUGGLE
TO MARKET
THEIR TEAS

250 growers in its fold. These include tea growers, as well as those who grow ginger, chilli, tulsi, mint, butterfly pea flower, rose, spiral flag, chamomile and other agricultural produce that is used in Aromica's tea blends.

All their teas are available in loose form, with no artificial colours or flavours. Most of the teas are organic. "Blue tea, bamboo shoot tea, Rudraksha tea, mint tea, moringa tulsi green tea, chamomile tea and some others have been widely appreciated by our customers," says Baruah, who started Aromica in a two-room setup in Guwahati with an initial investment of ₹15 lakh.

Currently, Aromica is bootstrapped from family and personal investment. "Our year one revenue was about ₹25 lakh and we have been able to sustain our growth steadily. At present, we are up by about 48% over the last financial year till October-end," he says.

As far as Covid-19 is concerned, Baruah says they utilised the time to analyse and create wellness tea blends and forge collaborations. "We also took it as an opportunity to create a strong online presence, onboarding ourselves on to multiple e-commerce platforms across the country," he says.

BREWING HOPE

Tea startups in the north-east are fighting the Covid challenge and revolutionising the tea industry by leveraging the uniqueness of the region

KUNAL DOLEY

THERE'S NO DENYING the fact that the tea industry in India is going through a rough patch. In the past decade, there have been several reports of tea gardens shutting down, owing primarily to losses from lowyield, lack of proper management, among others. If that was not enough, the pandemic has made things worse. As per the Tea Board of India, tea production has been severely impacted with an anticipated shortfall of 170 million kg and exports suffering to the tune of 30 million kg.

It's here that some startups from north-east India are making a difference. These businesses are revolutionising the over 170-year-old industry by leveraging the uniqueness of the region (in terms of raw materials and human resources) and are bringing the focus back on tea. "Most of the startups have sales volumes that are too small to impact a 1,400-million-kg industry meaningfully. But they are bringing the focus back on tea, and this might create additional demand, particularly for premium-quality tea," says Prabhat Kamal Bezboruah, chairman, Tea Board of India.

Here, we bring to you tales of a few such tea startups that are brewing hope for the tea industry in India.

Kunal Doley is a freelancer

Source: Tea Board of India

A TEA CONNOISSEUR,

25-year-old Bijit Sarma was born and brought up in the world's largest tea-growing region: Assam. A mechanical engineer by profession, love for tea brought him back to his home state, where he started his tea venture in 2017. Ruloi, which sells its brand of teas called Ésah online, has more than 10,000 customers and has, till date, delivered over 10 million cups. "I did my BTech from Ambala. Being an Assam boy, every second person I met would ask me to get them organic Assam tea," says founder CEO Sarma. "Every time I would come home, I would take bountiful organic teas from small tea growers... I realised that there is a big gap between fresh tea and tea lovers," he adds.

Ruloi has some authorised retail partners in India, as well as abroad. It claims to have 50% growth every month. Currently in the seed stage, it recently raised an investment of ₹60 lakh. With almost 40 tea variants (Chakrasila, Orthodox Black Tea, Wekhai Handmade Organic Classic

Black Tea, Organic Blue Tea, etc) at the moment, it is developing around 60 more, which it plans to launch by next year.

The traditional method of marketing

and distribution means that tea takes an average of 6-12 months to reach a consumer after fresh leaf tips have been picked. "This impacts the freshness and quality of tea leaves. Also, as the demand for tea bags is increasing at a higher rate than what the companies can keep up with, nylon or polymer-based materials are being used by most brands. Research suggests that this can be very harmful to health when dipped in hot water," says Sarma. "Regular tea bags contain microplastic... they're generally treated with epichlorohydrin (a carcinogenic compound that helps prevent the bag from breaking) and/or sealed with glue or polypropylene plastic. Nylon tea bags, too, are harmful to health," he adds.

This is one of the reasons Sarma thought of starting a venture, which would deliver fresh Assam teas made by small tea growers directly to consumers. "Also, our R&D team has developed plastic-free organic cotton tea bags, which are handmade. Pure cotton is just cellulose, thus it doesn't release any harmful radicals in your cup... this is the future of tea bags," says Sarma.



DELIVERS
FRESH ASSAM
TEAS FROM
SMALL
GROWERS
DIRECTLY TO
CONSUMERS

Founder Bijit Sarma

through its website, Teaorb provides a platform to all tea manufacturers—especially small ones who don't have the resources to market their produce—to make their teas visible to a wider audience and fetch remunerative prices. "Teaorb is the only platform where the manufacturer is taken as a partner till the end point, which is the eventual consumer," says co-founder Bahniman Kakati.

Today, over 30 million people are "enslaved worldwide, more than at any time in history," he says. The primary reason for this enslavement is poverty. Even in the most organised sector such as the tea industry, workers don't get better wages, as teas don't fetch remunerative prices in auctions. This makes tea pickers vulnerable to human traffickers who promise better wages, explains 39-year-old Kakati, who soft-launched Teaorb in 2016. "Therefore, using technology as an enabler, we have created an e-commerce marketplace for producers from India, allowing them to deliver their finest produce directly to consumers worldwide and fetch a better price," he says.

Tea is close to Kakati's heart, as he was born in a tea estate in upper Assam. He would often taste some of the finest and freshest teas obtained by his father and now business partner Jayanta Kakati. "I



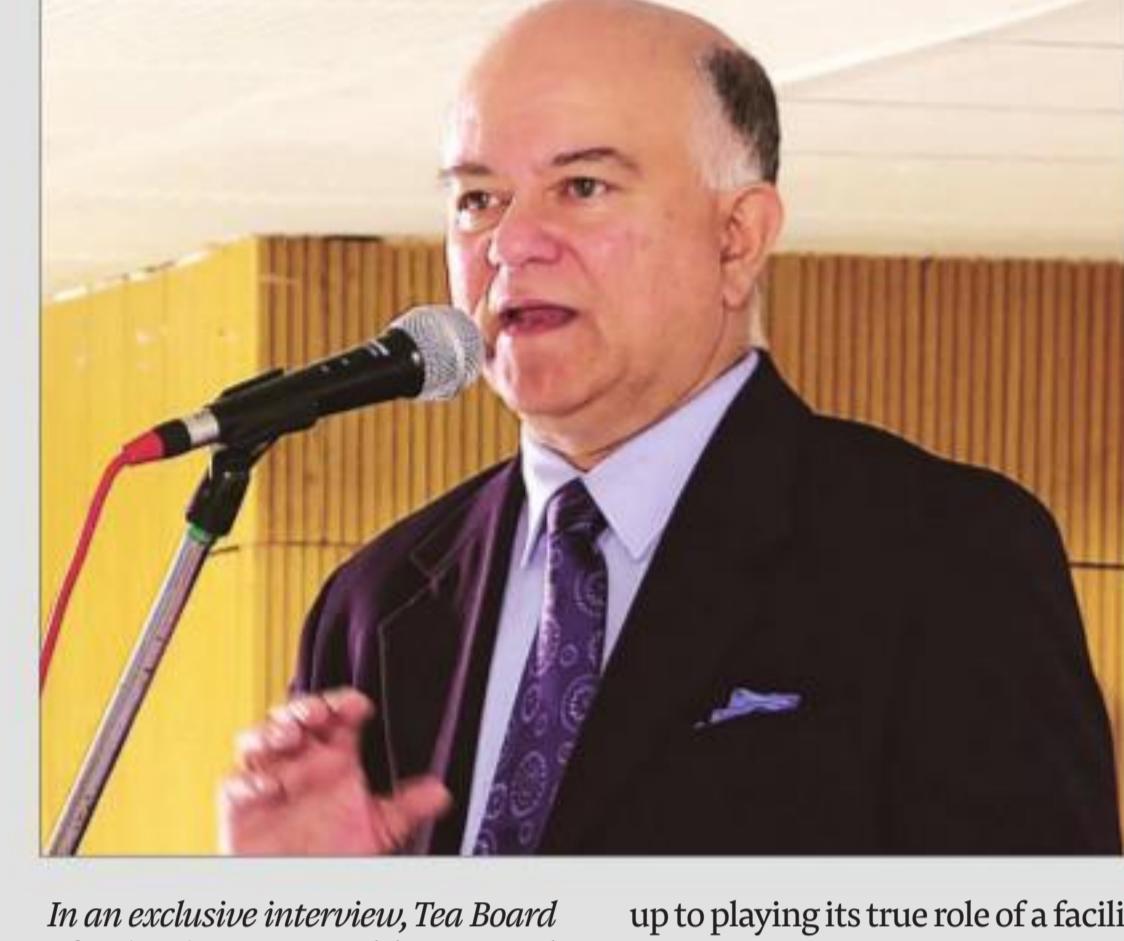
WILD TEA

The introduction of the Assam tea bush to Europe is related to Robert Bruce, a Scottish adventurer, who apparently encountered it in the year 1823. Bruce reportedly found the plant growing 'wild' in Assam while trading in the region

INTERVIEW: PRABHAT BEZBORUAH

Chairman, Tea Board of India

'The Board needs domain specialists, funds... and courage'



In an exclusive interview, Tea Board of India chairman Prabhat Kamal Bezboruah speaks to Kunal Doley about the impact of Covid-19 on the industry, the need for a liberalised open market and why the present auction system needs to be done away with. Edited excerpts:

How has Covid-19 and lockdown impacted India's tea industry?

Our production has been severely impacted with an anticipated shortfall of 170 million kg. Exports have suffered to the tune of 30 million kg. Hence, domestic availability should have been less by 140 million kg. Out-of-home consumption has come down significantly due to the lockdown, but in-home consumption of tea has probably gone up, although hard data is awaited. Due to the huge spot shortage, wholesale prices of bulk tea increased by up to 100% for a short period. Producers feel that auction prices are being artificially depressed by various factors and forces, in view of their being seemingly immune to the huge shortfall in production.

The tea industry in India had been showing cracks for some time now. Will the health crisis further take it on a downward spiral? The corona crisis may not be the catalyst for a downward spiral. In fact, surprisingly, it helped shore up revenues in the first half of this financial year. The acute correction occurring, as we speak, seems contrived and may be the result of oligopsonistic strategies adopted by some buyers of bulk tea, and I hope market forces will once again come into play to establish true price levels.

What has the Board been doing to regulate the market as a whole?

Unfortunately, very little. Although its mandate clearly spells out its responsibilities regarding the tea industry, the Board has inexplicably abdicated from the same except in areas of regulation through discretionary action. Despite efforts made by the CEOs from time to time, it does not seem that the Board will be

going forward, how can we ensure a win-win situation for the tea industry in the country? Create demand for tea, improve quality of harvest, improve post-harvest technology and practices, restrict supply of substandard teas, ensure all teas are compliant with national health and residue standards, ensure a level-playing field for all players, make primary markets for bulk tea more efficient, and spend adequately on research.

TEORB // Guwahati, Assam

Through its website, Teaorb provides a platform to all tea manufacturers—especially small ones who don't have the resources to market their produce—to make their teas visible to a wider audience and fetch remunerative prices. "Teaorb is the only platform where the manufacturer is taken as a partner till the end point, which is the eventual consumer," says co-founder Bahniman Kakati.



AIDS TEA
MANUFACTURERS,
ESPECIALLY SMALL
ONES, IN FETCHING
A REMUNERATIVE
PRICE

processes, marketing, and matters related to Food Safety Standards Act 2006 and Tea Board of India's directives on Plant Protection Code. It has over 1,100 customers in five countries (India, US, South Africa, Greece and Saudi Arabia) and is planning to engage people with its social media campaigns related to fair trade, protection of tea pickers and better price for good-quality teas.

Teaorb also has a consulting wing to provide scientific guidance to producers on tea cultivation, manufacturing

New Delhi

• SUNDAY, DECEMBER 13, 2020

Fe Lines

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



The deep end

Seafloor deposits of cobalt, nickel, lithium and other minerals could soon become commercially available. But environmentalists are concerned about the dangers of deep-sea mining

VAISHALI DAR

A NOVEL SOURCE OF minerals may soon become available to global markets: seafloor deposits of cobalt, nickel, lithium and other minerals. According to a paper published by the World Economic Forum (WEF), resource exploitation industries need new frameworks for governance and these frameworks are taking shape for deep-sea minerals.

In 2021, in fact, the International Seabed Authority (ISA), an intergovernmental body based in Kingston, Jamaica, is likely to finalise regulations for the exploitation of deep-sea minerals that can be found there. ISA was established to regulate all mineral-related activities in the International Seabed Area beyond the limits of national jurisdiction, an area underlying most of the world's oceans. Some countries are developing regulatory frameworks, too, for the exploitation of deep-sea minerals in their coastal exclusive economic zones. It's likely that, by 2030, these minerals could be inside consumer products and used in industrial processes.

New mineral sources can also bring opportunities for manufacturers. BMW, GEM Co, Samsung SDI, SK Innovation and Tesla have signed direct supply deals with the cobalt giant Glencore in recent years, indicating these companies' increased attention on supply security, as metal demand surges.

However, the special status of minerals from the International Seabed

Area, the novel environmental challenges of deep-sea mineral extraction, combined with the world's pressing need for mineral resources, make the responsible sourcing of deep-sea minerals a complex proposition.

Recent events show an increased risk of stakeholder dissatisfaction when the materials in the supply chains are associated with negative environmental and social issues. The supply of cobalt from the Democratic Republic of Congo and palm oil from Indonesia and elsewhere serve as good examples of this phenomenon.

Not surprisingly, environmentalists have called for a ban on deep-sea mining and more than 80 non-governmental organisations have voiced concerns about the dangers of commercial extraction. To enhance learning and discuss and engage on this complex issue, the WEF has launched the Deep-Sea Minerals Dialogue. "Deep-sea mining is a cross-cutting topic that could affect both progress on climate action, as well as the preservation of biodiversity, and is connected with the transition to a circular economy. Stakeholders owe it to themselves and to the planet alike to make the wisest decision possible," said Dominic Waughray, managing director, World Economic Forum, in a media statement.

The environmental challenges of deep-sea mining must be carefully discussed. The effects on marine life of sediment plumes, anthropogenic light, noise and electromagnetic disturbance from mineral mining are still being researched, and scientists have suggested they could be severe and felt far from mining sites. Organism behaviour, growth, reproduction and mortality could all be negatively impacted. Any extinctions could mean the loss of unique natural wonders, which experts believe could be used to create new antibiotics, anti-cancer drugs and nutritional supplements.

The Deep Sea Conservation Coalition, an alliance of more than 80 international organisations, has called for a moratorium on deep-sea mining until a set of conditions is met, such as comprehensive understanding and protection of deep-sea biodiversity.

WINE SEASON

With winters and the Christmas holidays kicking in, the wine season has officially started. You can raise a toast and even ferment your own in the kitchen. Be it red, white, sparkling, dessert or rosé, there are a plethora of wines to choose from. Here are some to end the year with a bang.
By Reya Mehrotra



Merlot

Merlot holds the title of being the world's most popular red wine known for its sensual and soft texture. It is made from red grapes. In French, Merlot means "the little blackbird". It also stands for the red grape variety which is used to make wines. One of its striking characteristics is that it adapts to a variety of climates and has a range of flavours. Its red colour changes as it ages. Merlots are majorly grown in France, Italy, the US, Australia and Chile.

Sauvignon Blanc

These are usually dry wines. Sauvignon Blanc is the world's most widely planted grape and has its origins in the south of France. Its primary fruit flavours are green apple, passion fruit, lime and white peach. These wines are best had with sushi, shell fish, grilled chicken, fish and grilled vegetables. It is light and has a grassy, herbal or bell pepper flavour because of the presence of a

Grenache Rosé

With a rich palate of strawberry, watermelon and lemon flavours, this is a rosé wine. Rosé wines are made from grape skins and so do not have as much colour as to qualify them as red wines. It is best had with mixed salads, seafood, grilled meat, etc. It is a pale, salmon-coloured wine that has an intense aroma and a light floral hint. It has a sweet flavour and is high in acidity.



chemical compound called pyrazine.

Shiraz

The popular red wine is also called Syrah. It originally meant the wine produced around Shiraz in Iran. The city of Shiraz has been producing wine since before the ninth century and has gained a prominent position as the wine capital of Iran. Though both Syrah and Shiraz are the same grape variety, the

difference lies in the regions they are grown in. The former comes from cooler climates and tastes of smoke, white and black pepper, and herbs, while the latter comes from warmer climates and has blueberry and blackberry flavours.

Pinot Noir

The dry, red-bodied light wine comes from the grape variety *Vitis vinifera* and is more acidic than other red wines. They are



Riesling

The white wine grape variety comes from the Rhine river region that passes through parts of Germany, France, Switzerland and Austria. High in acidity, Riesling is one of the most popular varieties in white wines. It has a light body and an aroma, which is a blend of citrus, petrol, white fruit. The older the Riesling wine, the more it tastes like burnt rubber, kerosene or gasoline. One way to find the quality of wine is to check its aroma—the more the smell of petrol, the better the quality.

mostly grown in cooler climates in regions like Oregon, the Sonoma Coast, Tasmania, Adelaide Hills, etc. However, Germany is the third-largest producer of Pinot Noir after France and the US. The wine is also lighter in colour than other red wines. To get the perfect aroma, a large, round, bell-shaped glass is recommended.

Mourvedre rosé

This dry wine is Spanish in origin with a

light peach colour and flavours of pomegranate, cherry, plum with a balance of a pinch of sweet anise. It can be paired with a number of cuisines, including Asian and Mexican food. Though the name Mourvedre is used in France, it has other names in other regions, like Mataro in Portugal, Monastrell in Spain, etc. The thick-skinned Mourvedre berries have a potential to produce deep-coloured tannic wines with significant alcohol levels if harvested at high sugar levels.

Chardonnay

The winemaker's grape, Chardonnay is the easiest to work with in a cellar and can grow in many climates. It can either be full-bodied and buttery or elegant and light. Its taste varies depending on where it's grown and how it is made. Some of the most expensive Chardonnays in the world come from the historical region of Burgundy in France. For a crisp Chardonnay, winemakers use stainless steel to ferment and store it before it gets bottled.

Tavel rosé

Tavel is a fine rosé wine that comes from the Tavel region in the south of France. Tavel wines are unique to the rosé variety. It is best had with starters, a variety of cheese and herb sausages. It is deep pink in colour with hues of orange. It has mixed aromas of fresh nuts, red currants, rose and minerality and good acidity. The wine pairs well with pastas, barbecued dishes, salmon, salad or simply had on its own.

TECH-NOW-LOGY

Back in the fold

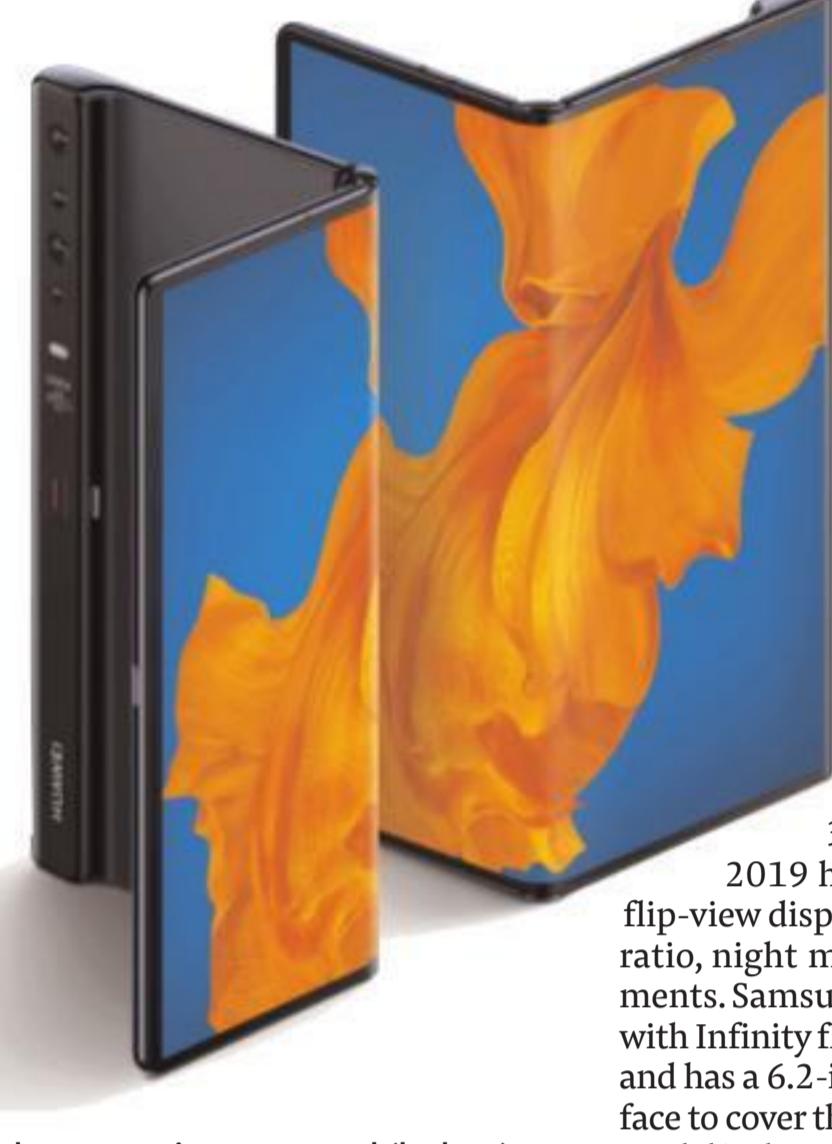
From Apple and Samsung to Huawei, Xiaomi and Oppo, every tech giant is bringing the foldable smartphone back. But why is it such a big deal?

VAISHALI DAR

HERE'S BEEN A DELUGE of foldable phones in 2020. If reports are to be believed, Apple, too, is working on its first foldable handset, scheduled to be launched in September 2022. Apple may also be in active discussions with a number of material suppliers from Taiwan — Hon Hai and Nippon Nippon — for its foldable smartphone and may utilise OLED or MicroLED screen technology. The display panel will be sourced from Samsung.

Apart from Apple, there is Samsung — by far the only brand successful in foldable design and compatibility — and other brands like Motorola, Huawei, Xiaomi and Oppo, which have actively pursued the quest of launching foldable smartphones with futuristic designs.

But why are foldable phones such a big deal? Mainly driven by design and a compact look, the screen can be unfolded and allows access to a larger tablet-like display when needed, while maintaining a similar footprint and functionality as a standard smartphone. The phones stretch and flex, the foldable screen comes in less fragile displays, hinges are better sealed against dust and water, and the handsets are as durable as regular smartphones. With apps optimised for foldable display phones, like Android has screen continuity for seamless transformation to different screen sizes, Google has multi-dis-



The Huawei Mate X; and (below) Samsung Galaxy Z Flip

play support to make the transition to foldable phones smooth.

In 2018, Chinese manufacturer Royole released its foldable mobile phone called FlexPai. "FlexPai's screen is virtually unbreakable and extremely durable, passing tests where the screen has been bent over 200,000 times. Its screen provides fantastic colour range, high contrast, wide angle and high resolution for outstanding picture quality," claims the company on its website.

Lenovo, too, was likely to launch a commercial flexible phone, but Royole beat both Lenovo and Samsung in launching the world's first commercial flexible smartphone.

Perhaps, the most obvious deterrent in foldable phones has been the launch cycle. The original Samsung Galaxy Fold underwent a months-long delay in 2019 due to issues with the screen breaking after it folded. The company had to put on hold its mass availability. The device was then redesigned, re-engineered and relaunched.

By far, though, it has been a pure winner when it comes to specifications and design. Multitasking daily work or multimedia

experience in innovative hinge mechanisms gives a feeling of a mini laptop. The company manufactured about four lakh Galaxy Folds last year. Samsung mobile business chief Koh Dong-jin revealed at the Consumer

Market research firm Gartner predicts foldable phones to potentially reinject innovation in the smartphone market, but they are cautious about their short-term uptake due to trade-offs. Gartner estimates that foldable phones will account for 5% of high-end phones by 2023, amounting to 30 million units. On the other hand, US-based research firm Strategy Analytics says foldables will be the fastest-growing segment of the premium smartphone market for the next decade and forecast global foldable smartphone shipments to top 100 million units by 2025. Samsung, Huawei and, eventually, Apple will lead the way. Steep pricing, low display yield and uncertain durability are will be among the near-term challenges.



Leisure

SUNDAY, DECEMBER 13, 2020



ART MUSEUM

The Rijksmuseum in the Netherlands is the largest art museum in the country. It was founded in The Hague in November 1798 and moved to Amsterdam in 1808. The museum has on display 8,000 objects of art and history.

REYA MEHROTRA

SIMPLICITY IS AN extraordinary trait in Bhuri Bai's work. The artist, who is from the Bhil Adivasi community, paints traditions and murals in earthy and primary colours, with a certain 'Bhilness' to her approach. Her imagination draws inspiration from her roots—her village (Jhabua in Madhya Pradesh) and its flora and fauna—and replicates itself on canvases ranging from walls to paper. It was her art that helped Bai secure a prominent place in an otherwise male-dominated community, making hers a story of strength and courage.

Not surprisingly, when a one-of-a-kind Indian art initiative was to premier, it chose to begin with her work. It's not just the inclusion of Bai's art, however, that makes Museum of Art and Photography (MAP) stand out. South India's first major private art museum, MAP aims to offer viewers both a physical and virtual experience.

Launched digitally (www.map-india.org) on December 5, MAP challenges the traditional idea of a museum by offering a virtual interactive experience to viewers. The parallel physical experience is underway too—in a five-storey facility on Bengaluru's Kasturba Road, with art galleries, an auditorium, education centre, art and research library, cafe, as well as a conservation and specialised research facility. The space is slated to open some time next year.

Launched at a time when 'digital' is the word of the hour, the museum will continue to exist both digitally and physically post the pandemic, too, says Kamini Sawhney, director, MAP. "We see the digital and the physical museums as two parts of a whole...the former will remain post the pandemic and will act as a parallel programming space for MAP to reach out to audiences all over the world. Digitally, wider audiences—geographically and linguistically—can be reached since content can be made more easily accessible in multiple languages," Sawhney adds.

MAP isn't the first museum, however, to go digital. Because of the pandemic, many have shifted online. In March, as the world was locked in, Google teamed up with more than 2,000 museums around the world to give people free virtual tours of the spaces through its Google Arts & Culture app. In November, the company Digital Jalebi—which designs interactive installations and software for museums, exhibitions and planetariums—created a first-of-its-kind Digitalised Heritage Museum and Knowledge Centre in Kolkata for people to get a real-life feel and glimpse of Sisster Nivedita's life.

This visible digital shift prompted them to conceive MAP with an online version, too, says Sawhney. "We began looking at how we could engage with our online communities. From interactive digital engagement pieces to taking our Art & Culture lecture series online and enhancing our website to feature more content, we experimented to understand our audiences better," she says of MAP, the brainchild of MAP Foundation, which was established in 2011 and has founding patrons, including Tata Trusts, Wipro Foundation, Infosys Foundation, Manipal Foundation, Kiran Mazumdar Shaw, among others.

Besides Bai, MAP's opening exhibition also included the works of Suresh Punjabi—monochrome photographs of people in Madhya Pradesh's Nagda town, captured between 1979 and 1990. A farmer, clad in a white shirt and turban, stares into the lens, as he poses wide-eyed. The exhibition compares Punjabi's captures with that of his contemporaries in other parts of the world to bring out the evolution of studio photography. Another masterpiece included in the exhibition is Tallur LN's video work called



Museum of tomorrow

Several new ventures are putting the museum online by offering viewers a virtual interactive experience. Which brings us to the question: Are we heading for a digital reset of the museum?



With a digital museum, content can be made more easily accessible in multiple languages



— KAMINI SAWHNEY, DIRECTOR, MUSEUM OF ART AND PHOTOGRAPHY

A digital platform has a bigger reach than a physical one and saves costs as well



— SRAVANTH ALURU, FOUNDER & CEO, AVATAAR.ME, A BENGALURU-BASED 3D AI COMPANY



(Top) Tallur LN's video work *Interference* is part of an exhibition by Museum of Art and Photography, which aims to offer viewers both a physical and virtual experience; and works by artists Bhuri Bai (above, left) and Suresh Punjabi are also part of the exhibition

PHOTOS COURTESY: MUSEUM OF ART & PHOTOGRAPHY (MAP), BENGALURU

Interference, which captures the cleaning of a two-century-old carpet that once belonged to Muhammad Mahabat Khan III, the last ruling *nawab* of the princely state of Junagadh. These exquisite exhibits are part of MAP's growing collection of 18,000 artworks, from the 10th century to present day, covering categories as varied as photography, folk & tribal art, craft & design, pre-modern art, modern & contemporary and popular culture & textiles. Accenture Labs, through its Tech4Good initiative, has also combined technologies such as AI with human-centered design to create the country's first conversational digital persona to help visitors have a more engaging experience at MAP.

The digital museum will also offer curated online exhibitions and accom-

panying programming elements such as panel discussions, workshops for children, masterclasses for adults, etc. There will be articles, blogs and short content as well for people to access. Since the collection is gradually being digitised, a new set of artworks will be made available for researchers, students and art patrons every month. "Our online talks and events programme will continue to run, while our archive of past events and lectures will be available for people to listen to and watch. In the first quarter of the next year, we hope to open the MAP museum store online, which will have a selection of curated and well-designed items," says Sawhney.

One wonders, however, if going digital eliminates the need for a physical space. "A digital platform has a bigger

reach than a physical one and saves cost as well.. so why would one spend on physical spaces when it can be digital? In the coming years, there will be a permanent digital reset," believes Sravanth Aluru, founder and CEO of Bengaluru-based company Avataar.Me, which empowers digital marketing and commerce experiences using AR. "Even before Covid, digital walk-ins were complimenting physical ones and experiences were being brought in 3D formats in living rooms," he adds.

Sawhney, however, says a digital museum might not necessarily mean fewer costs. "It might be more true to say that it incurs different costs as compared to a physical building. We allocate budgets towards server space, technology, video content, etc," she explains.

SOME MUSEUMS THAT WENT DIGITAL IN 2020



British Museum, London



Musee d'Orsay, Paris



Museum of Art, Sao Paulo



Uffizi Gallery, Florence



Solomon R Guggenheim Museum and Foundation, Manhattan



National Museum of Anthropology, Mexico

Do-it-yourself home repairs

With a few tools and a little know-how, these home repairs are relatively easy to complete

TIM MCKEOUGH

AS THE PANDEMIC FORCES us to spend our days hunkered down, our homes face far more strain than usual. Faucets bear the brunt of increased hand-washing, toilets get flushed with greater regularity and appliances experience more frequent use. If you have children at home, it's also possible that your living room now suffers as much abuse as a gym. Under such increased demands, it's natural for the home to experience more wear and tear. Plastic and rubber components begin to break down, drains get clogged and boisterous children and pets may damage drywall and window screens. The good news, especially at a time when you might prefer to limit in-person visits from service professionals, is that many common home repairs are relatively easy to complete, with a few tools and a little know-how.

Stop a faucet from leaking

Whether it's a steady dribble or a rhythmic drip, a leaky faucet is annoying and wasteful. Fixing the problem usually involves replacing parts inside the handles. But before disassembling the faucet, the first and most important step is shutting off the water, said Hunter Macfarlane, a project expert at Lowe's, in order to avoid room-soaking geysers. Locate the two shut-off valves under the sink for hot and cold water and turn them off. Then, turn on hot and cold water at the faucet. "If nothing comes out, you're golden—you can proceed," Macfarlane said. If water is trickling out, however, there's a problem with the shut-off valves. If that happens, he said, "stop and call a plumber."

With the water shut off, remove the handles (or handle, on a single-lever model) from the faucet. Usually, they have caps that can be pried off to reveal screws or are held in



DIY IS A PREFERRED OPTION, ESPECIALLY AT A TIME WHEN YOU WANT TO LIMIT VISITS FROM SERVICE PROFESSIONALS

place by small set screws that can be loosened with an Allen key. Underneath each handle will be different parts depending on the type of valve the faucet uses: cartridge, ceramic disc or ball. Regardless, Macfarlane said, remove the top nut with an adjustable wrench and use needle nose pliers to pull out the parts. Take the parts to a home improvement store, he suggested, and ask for help finding replacements that are a perfect match. Then, reassemble the faucet with the new parts in the reverse order and test the repair by opening up the shut-off valves.

Repair a window screen

When your new pandemic puppy puts a tear in your window screen, it doesn't have to be an open invitation for flies and mosquitoes. To fix it, remove the screen, which is usually held in place by small clips or tension springs. Then, locate the spline, a thin cord that runs around the outer edge of the screen on one side. Place the screen on a flat surface with the spline facing up. Find the end of the spline and pry it up with a screwdriver or utility knife, then pull the rest of the spline out of the frame to release the old screen. "Once you get it started, you can usually peel it out with your hands," said Chris Janiak, the service delivery manager at Hippo Home Care. Buy a roll of screen-

ing material to match the old screen, and cut a piece slightly larger than the frame. Place it over the frame, and begin securing it by pushing the spline back into the channels with a screen rolling tool (if the spline was damaged during removal, buy a new one). Keep the screen taut as you work, "as if you were installing carpet," Janiak said, "because you don't want a saggy screen."

Unclog a slow bathroom drain

Usually, slow bathroom drains are caused by a buildup of hair and soap scum. The easiest way to try to unclog them is to pour in a chemical drain cleaner, said Anne Sebestyen, a plumbing repair merchant at the Home Depot. However, results may be disappointing, and the chemicals can be dangerous. A more surefire, and safer, way of unclogging drains is to use a plastic hair snake, an inexpensive tool that resembles a large serrated zip tie, to pull out the gunk. For access to a shower drain, remove the drain cover. For access to a sink, remove the drain stopper. Once you have access, pull out as much material as you can with the hair snake and collect it in a bag or on paper towels for disposal, while trying not to get too grossed out. "You're fishing," Sebestyen said. "But what you're coming back with is not as pretty as a fish."

New Delhi

Well-Being

SUNDAY, DECEMBER 13, 2020

KELSEY OSGOOD

SINCE THE BEGINNING of the pandemic, Paul Fredette and Karen Karper Fredette have made some changes to their lives: Fredette stopped attending her local exercise class, and the couple whittled their interactions with their neighbours down to waves. But in many ways, seclusion comes naturally to them. From a house they call Still Wood, nestled in the slope of a mountain surrounded by hundreds of acres of wild woodlands, the Fredettes live their lives "oriented towards solitude", which is their preferred way of saying that they're hermits: devoted to simplicity, silence and prayer. The nearest town, Hot Springs, North Carolina, is 18 miles away and has a population just under 600.

Fredette, 71, is a former Catholic priest, while Fredette, 78, spent 30 years in a monastery after high school before leaving to live as a hermit in a cabin in West Virginia. Since 1996, the couple has overseen a social network for hermits and the hermit-curious called Raven's Bread Ministries. They provide spiritual counselling to seekers of solitude, write books on the topic, run a website and deliver a quarterly newsletter, *Raven's Bread*, which includes contributions from the greater hermit community.

The original idea for *Raven's Bread Ministries* was to validate hermits' attraction to solitude. But this summer, the Fredettes felt called to minister to a different demographic: those struggling with the isolation of the coronavirus pandemic. After noticing their average daily website hits went from around 800 pre-pandemic to up to 2,000 in August, the Fredettes began creating YouTube videos. Listening to them feels a bit like getting a very quiet pep talk from your grandparents, or watching an unusually spiritual ASMR video.

"A lot of people are going to be in pain, and if you know there's something you can do to alleviate some of that pain, do it," Fredette said. In addition to "affirming and supporting" hermits, the Fredettes serve as unofficial spokespeople on their behalf, dispelling the Unabomber stereotype that looms large in the public imagination. Like everything these days, hermits exist on a wide spectrum and prefer a variety of identifiers: lovers of solitude, solitaries, contemplatives.

Although some version of the solitary exists in nearly every religious tradition, eremitism is most commonly associated with the early Christian Desert Fathers and Mothers of the third and fourth centuries. Academics have found interest in eremitical life to be tied to the strength of centralised ecclesiastical institutions at the time, as well as increasing industrialisation and urbanisation.

Today, there are hermits who have been officially professed by their respective religious institutions (in Catholicism, they are called "canonical hermits") and rogue hermits who answer to no spiritual authority. There are hermits who live in caves, like the Himalayan Hermit, who spends his summers in a mountain crevice 10,000 feet above Gangotri, India. But many more hide in plain sight, in suburbs and cities.

The real life of a hermit

Hermits have never been quite as isolated as many assume: they have often attracted devotees and have always had to earn their own living, which means allowing for some contact with the outside world.

Contemporary hermits might take jobs that require little human interaction, like cleaning houses. They try to fill what extra time they have with spiritual practice, rather than social interaction, in person or online, and make choices that support that end: they'll meditate on their commute rather than read the news, or only answer their phone during designated hours.

They can live anywhere, but tend to



What we can learn from solitude

Contemporary hermits are reaching out to people struggling with isolation. Their message: go inward

reside in modest dwellings and avoid moving around unnecessarily. Nevertheless, a hermit should also not be confused with a recluse. The difference, Fredette said, is that hermits do not exit society because of misanthropy. "I would define a hermit or a person who chooses solitude as one who chooses solitude for spiritual reasons," Fredette said, "and we do accent the spiritual, but it can be any form of spiritual."

Despite the hermit's religious origin, a surprising number of subscribers to *Raven's Bread* describe themselves as "formerly" religious and say they don't affiliate with a particular church or faith group.

The topics of the Fredettes's videos are wide-ranging: sometimes the couple encourages viewers to journal their worries, sometimes they mirror back feelings of despair and anger, and sometimes they relay comparable experiences from their own lives, such as when Fredette had to miss family gatherings while cloistered at the monastery.

They lead mini-guided meditations and quote solitary luminaries like Thomas Merton and Julian of Norwich, a medieval mystic who lived through the Black Death and civil unrest. The Fredettes also touch upon the events of our day, like racial injustice and climate change. "We're not separated from what's going on around us," Fredette said.

Can anyone embrace solitude?

Hermits themselves are torn on the issue. "Solitude is not like protein," said

Heidi Haverkamp, a *Raven's Bread* subscriber and the author of *Holy Solitude: Lenten Reflections With Saints, Hermits, Prophets, and Rebels*, who describes herself as a part-time solitary. "Some people find what I get from solitude in music or in exercise, just different ways that they access the transcendent."

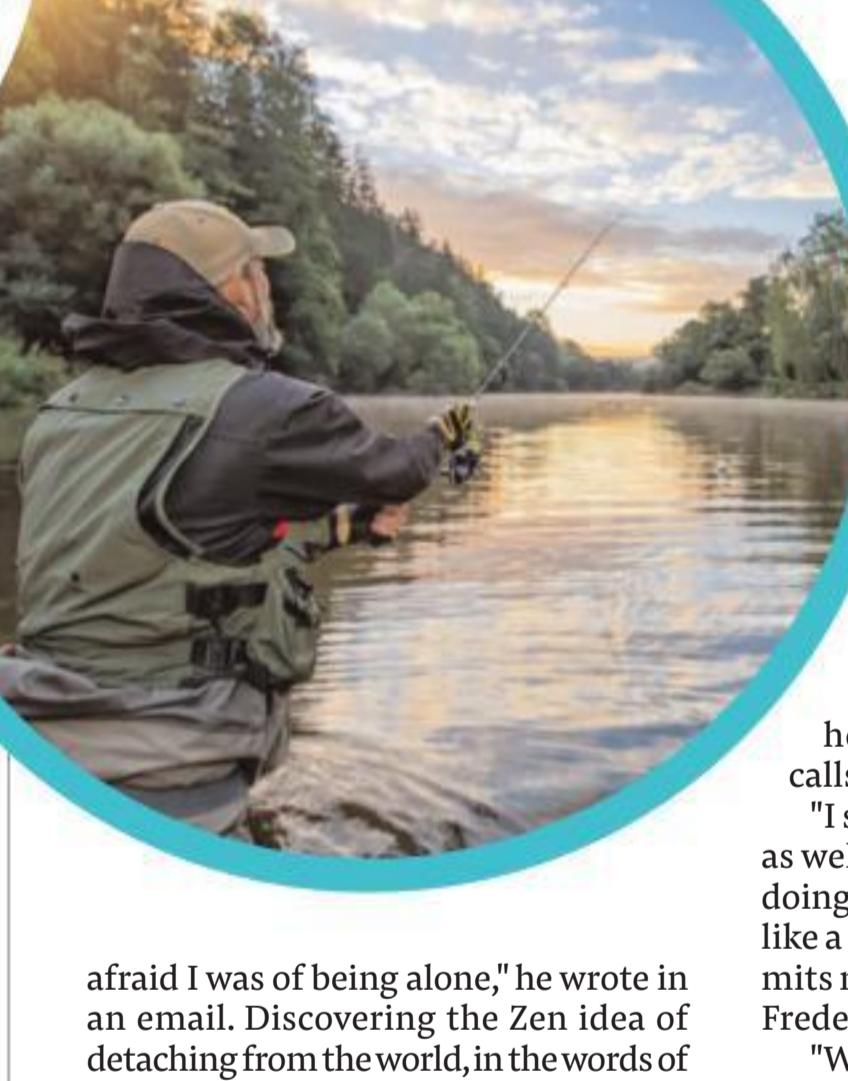
Several people pointed out that solitude for them is more a tool than simply a comfortable loneliness. "Solitude is a means," said John Backman, a writer and "quasi-hermit" who affiliates with both Zen Buddhism and Christianity. "It is a means to draw closer to, immerse oneself in, that or who which is larger than we are, to immerse ourselves in spirit, as it were."

But the Fredettes and other hermits believe that anyone could benefit from incorporating some eremitic fundamentals, such as being rooted in place, practicing austerity and committing to a daily schedule that prioritises prayer or meditation, to help them make sense of their isolation into their lives, regardless of personality type, religiosity, or life circumstances.

For people with little to no background in hermit spirituality, the pandemic has proved the ideal entryway. Karthik Kotur, 27, of Gurugram who described himself as spiritual but not religious, said that after an initial rocky adjustment to lockdown life, he found solace in the teachings of Zen Buddhism.

"The pandemic made me realise how

For many, solitude is more a tool to cope than simply a comfortable loneliness



afraid I was of being alone," he wrote in an email. Discovering the Zen idea of detaching from the world, in the words of the Tao, eliminating both "longing and aversion", helped him to shift his perspective. "Once I started seeing what I already had, my desires to seek something from outside started decreasing."

Others have found that the situation has allowed them to tap into a love of soli-

STUDIES PROVE KIDS BECOME MORE SEDENTARY DURING ADOLESCENT YEARS, LEADING TO A HIGHER RISK OF DEPRESSION



Ways to get your kids moving

Teens and tweens need exercise, period. Many parents are finding informal, creative and encouraging ways to get their isolated offspring outside safely

RACHEL LEVIN

MANY STUDENTS, PARTICULARLY tweens and teens, are not moving their bodies as much as they are supposed to be, during a pandemic or otherwise. A March 2020 report in *The Lancet* offers scientific evidence as to why your kids won't get off the couch: as children move through adolescence, they indeed become more sedentary, which is associated with greater risk of depression by the age of 18. Being physically active is important for their physical health as well as mental health.

Yet with many organised team sports on hiatus and athletic fields, playgrounds and climbing gyms closed or restricted to smaller groups during shorter hours, what's an increasingly lazy child to do? More accurately: what's a mother or father

of an increasingly lazy child to do? Many parents are taking charge, finding informal and creative ways to entice their isolated tweens and teens off their screens and outside, with others, safely.

Start a small running club

In San Francisco, under rain, fog or blue skies, a group of sixth graders have been gathering in Golden Gate Park two times a week to run two miles. Their unofficial motto: "Safe Distance, Minimal Distance". Masks are required and photo breaks are frequent, as is post-run ice cream. Started on a whim by local parents in late-August, the club has been such a hit, attracting anywhere from six to 20 kids each run, that some occasionally call for a third afternoon per week, even a 7 am before-school meet-up. But treats are not the ultimate draw. "I

like the experience of being with my peers and actually doing something, all at the same time," 11-year-old Henry Gersick said. "Instead of just sitting there."

Jump! Jump! Jump!

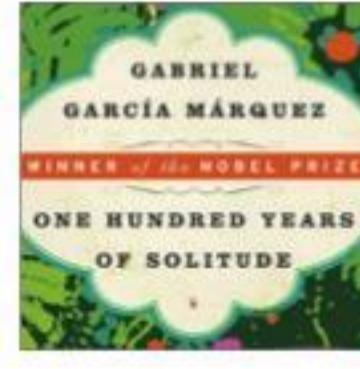
One of the most accessible, inexpensive, socially distanced sports is something you may not even realise is a sport. Since the pandemic began, jump-rope has become a craze, according to Nick Woodard, a 14-time world-champion jump-rope and founder of Learnin' the Ropes, a programme designed to teach kids and adults the joy of jumping. "All you need is time, some space and a jump rope, and you're good to go," Woodard said.

Take a hike with family and a friend

"My kids are reluctant to do anything outdoors, unless we're meeting up with another family, then they're totally into it!" said Ginny Yurich, founder of 1,000 Hours Outside, a family-run Instagram account with over 112,000 followers that challenges youth to spend an average of 2.7 hours a day outdoors per year. "Make sure you have food, a first-aid kit and friends—

DOMINANT THEME

One Hundred Years of Solitude, centered around the fictional town of Macondo, is a landmark 1967 novel by Colombian author Gabriel García Márquez. The most dominant theme in the book is that of solitude



tude that was always present but neglected because of life obligations. Hannah Sheldon-Dean, 32, a writer and editor living in Brooklyn, said her morning chores have become a slow, calming routine, and she always ends her days by listening to *Harry Potter and the Sacred Text*, a podcast in which the hosts do a deep read of the Rowling series, sometimes utilising Lectio Divina principles, a Christian style of reading, which involves approaching a text in four unhurried stages: read, meditate, pray, contemplate.

"I've always had ritualistic and contemplative tendencies like the ones the hermits describe, but the pandemic has given them more space to flourish," Sheldon-Dean said.

Some contemporary hermits say prayer and meditation can be done while simultaneously engaging in other activities. And all the hermits interviewed described experiencing a psychological dredging process in the early days of their solitude (they described the emotions that came up as "junk" or "sludge") and emerging as evangelists for self-love.

"When we're alone, all the fears and worries and anxieties come up, because we can't distract ourselves," said Sister Elizabeth Wagner, a canonical hermit who lives in her own "cell" on the grounds of a communal hermitage in Central Maine. "The great way to be with ourselves, to embrace who we are, warts, bumps, lumps and all, is to breathe!"

Fredette said that the understanding that your own "deeper self" is always beside you is the key to transforming anxiety-ridden isolation into nurturing solitude. "Once you begin to talk to yourself, know yourself, then you realise you're not alone."

Nature's divinity

The most potent grounding force of all, many hermits said, is nature. Hermitic life and environmentalism are natural bedfellows: hermits generally travel infrequently (the term "anchorite" refers specifically to a religious solitary who takes a vow to remain in one place, though even non-anchorite hermits tend to be homebodies) and eschew rabid consumerism.

Awe in the face of the natural world runs like a thread through the history of eremitism, from the pastoral poems of the Yuan dynasty hermit Stonehouse right up to the work of the Charles Brandt, the Vancouver Island priest-hermit who fought tirelessly for the preservation of the streams and forests around the cabin he called Merton House.

Today, some hermits just walk around in a patch of grass, something Sister Rachel Denton, a canonical hermit in Sheffield, England, called "prayer walking". She also picks up litter in the public park across the street from her home, a community service she calls her "penance".

"I suppose there's a therapy in there as well," said Sister Denton. "Your body doing the walking, doing the pacing, it's like a mantra." Alternatively, some hermits make friends with nature, like the Fredettes have.

"We have a rock, a huge rock, that's sticking out of the mountains," Fredette said. "Her name is Petra. And we have a path that leads right out to Petra. And when things are difficult I go out and I lean on Petra, and I say, 'Give me some guidance.'"

NYT

friends are the linchpin," she said.

Yurich, a Michigan mother of five, drags her children on day hikes, yes, but also on evening lantern-lit hikes, rainy hikes and snowy walks. She was inspired, she said, by the 2017 book *There's No Such Thing as Bad Weather*, by the Swedish-American author-blogger Linda McGurk, who espouses the Scandinavian concept of *friluftsliv*, or "open-air living".

Form a friendly neighbourhood bike gang

"Kids are biking like never before," said Jon Solomon, a spokesman for the Aspen Institute's Sports & Society Program, the non-profit's initiative to help build healthy communities through sports. In one neighbourhood in Denver, one neighbour has opened up a half-mile dirt bike track on his property to all the kids on the block. Wyatt Isring, 14, and his friends ride often by mountain bike, scooter or motorised dirt bike. The young crew all wear masks. Ali Freedman, a mother of two in Boston's Roslindale neighbourhood, says, "Moms have a text thread going to check on enforcement when masks become chin diapers."

NYT

Footloose

SUNDAY, DECEMBER 13, 2020

ELAINE GLUSAC

WHEN THE CORONAVIRUS first hit, hotels quickly adopted enhanced cleaning policies, including germ-killing electrostatic spraying and ultraviolet light exposure in guest rooms and public areas. But as research on virus spread has shifted focus from surface contact to airborne transmission, some hotels and cruise ships are scrubbing the very air travellers breathe with a variety of air filtration and treatment systems.

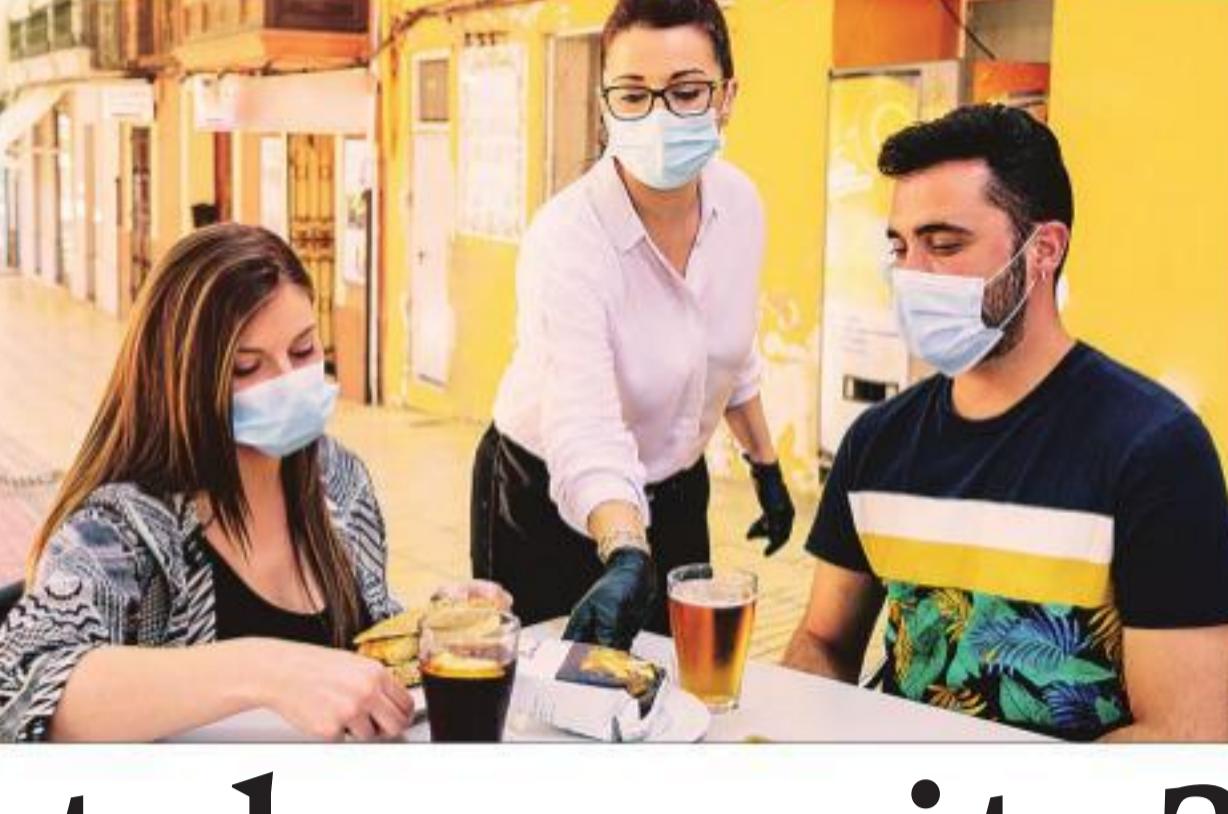
"The best amenity that any hotel could provide under those circumstances is safety, especially in the air," said Carlos Sarmiento, the general manager of the Hotel Paso del Norte in El Paso, Texas. The 1912 vintage hotel recently reopened after a four-year renovation that included installing a new air purification system called Plasma Air that emits charged ions intended to neutralise the virus and make particles easier to filter out. With the new air-scrubbing campaigns, hotels are following airlines, many of which have hospital-grade, high-efficiency particulate air (HEPA) filters that are said to be over 99% effective in capturing tiny virus particles, including the coronavirus. Hotels and cruise ships can more easily ensure social distancing than airplanes, but, given the recent research on the importance of enhanced air filtration, some are adding air-cleaning dimensions to their heating, ventilation and air conditioning (HVAC) systems, which already aim to remove dust, smoke, odours and allergens.

How air is purified

Researchers, including those at New Orleans' Tulane University, have found that the tiny aerosol particles of SARS-CoV-2 that are emitted when someone with the virus speaks or breathes can remain in the air for up to 16 hours. Along with social distancing, mask-wearing is the first line of defense against breathing contaminated air indoors, said Philip M Tierno Jr, a professor of microbiology and pathology at New York University School of Medicine, who has consulted with HVAC companies.

"HVAC systems are of great significance in reducing the amount of airborne particles since this virus can be spread in an airborne fashion," he added, calling the tiniest aerosols "the most dangerous." There are several ways to remove these particles, he explained, including fresh-air ventilation, which dilutes the pathogens. Air cleaning technologies include bipolar ionisation systems, which, according to their manufacturers, send charged ions out on air currents that damage the surface of the virus and inactivate it. They may also bind with the virus aerosols, causing them to fall or be more easily filtered out.

However, some experts are sceptical, pointing to evidence that these systems may introduce ozone or particles that are dangerous if inhaled. ASHRAE, a professional society of air-conditioning, heating and refrigerating engineers, notes that the technology is still "emerging" and lacks "scientifically-rigorous, peer-reviewed studies." The bipolar ionisation company AtmosAir Solutions provided results of tests performed by the independent Microchem Laboratory, which evaluates sanitising products, that found the technology reduced the presence of coronavirus by more than 99% within 30 minutes of exposure. "We talk about it as nature's cleaning device," said Kevin Devlin, the chief executive of WellAir, which sells the bipolar ionisation system Plasma Air installed at the Hotel Paso del



The newest hotel amenity? Virus-scrubbed air

Hotels, and even some cruise ships, are installing state-of-the-art filtration systems that claim to tackle the coronavirus where it is believed to be the most dangerous: in the air



Norte. He noted that air at high elevations in the mountains that "smells clean" has higher amounts of ions.

Some anti-viral HVAC systems feature germicidal ultraviolet light in the duct-work (the Food and Drug Administration states that ultraviolet-C lamps have been shown to inactivate the virus). Such a system was installed at The Distillery Inn in Carbondale, Colorado, and includes a three-hour disinfection cycle between guests. Systems often use a combination of these technologies with efficient air filters that remove contaminants. Filters with Minimum Efficiency Reporting Values (MERV) of 13 or higher are best at capturing the coronavirus, according to the Environmental Protection Agency. According to its website, the agency "recommends increasing ventilation with outdoor air and air filtration as important components of a larger strategy that includes social dis-

tancing, wearing cloth face coverings or masks, surface cleaning and disinfecting, handwashing, and other precautions."

"In a transient environment, like a hotel, motel or dormitory, you don't know who was there before you and what their health was," said Wes Davis, the director of technical services with the Air Conditioning Contractors of America, a trade association, adding that good housekeeping is a top priority in such places. "As for the other items like ultraviolet exposure or ionisation, every little bit helps, but I'm not quite sure any of them is the perfect solution. It's more like a concert."

From property-wide to portable

Throughout the summer, the Madison Beach Hotel, part of Hilton's Curio Collec-

tion of hotels, in Madison, used its outdoor spaces for dining and even holding meetings in tents. But with the approach of cold weather, HVAC contractors installed an air purification system that uses UV light and ionised hydrogen peroxide in most public areas of the hotel, including the indoor restaurant and meeting rooms. Spa treatment rooms each have their own portable air purification systems. "We wanted to create an environment that was as safe as possible," said John Mathers, the hotel's general manager, adding that each guest room has its own closed HVAC system that doesn't mingle with others and thus doesn't require extra purifying. "The air being recirculated in your room is your air." But many hotels are bringing units into the guest rooms for extra assurance. In Rhode Island, rooms at the Weekapaug

Inn and Ocean House hotel, both run by Ocean House Management, have Molekule air purifiers that destroy pollutants and viruses at a rate above 99%, according to the independent testing group Aerosol Research and Engineering Laboratories.

Larger units were recently added to restaurants and public spaces, and the portable units have become a top seller,

starting at around \$500, in Ocean House's gift shop. Decisions about installing air purification systems tend to happen at the property or ownership level, rather than the brand level. But Hilton has AtmosAir's bipolar ionisation air purification systems in its Five Feet to Fitness rooms, more than 100 guest rooms across 35 hotels that double as mini gyms with weights, indoor cycles and meditation chairs. Many hotels have long offered allergy-free or wellness rooms to travellers that feature heightened purification systems. Pure Wellness has its Pure Room technology that claims to eliminate viruses, bacteria and fungi, including air filters effective enough to trap the coronavirus, in over 10,000 rooms worldwide.

Attempting to breathe easy on cruise ships

The 112-passenger SeaDream I from the SeaDream Yacht Club took many precautions — including pre-embarkation Covid-19 testing, electrostatic fogging of public areas and UV light sterilisation after nightly turndown — before it launched its winter season from Barbados on November 7, and still a passenger got the virus within days of departure, cutting the trip short. Eventually nine infections were diagnosed and the line cancelled future 2020 sailings. (The cruise line did not respond to a request for comment on whether any improvement had been made to the ship's ventilation system.)

SeaDream's failed cruise exemplifies the challenges the entire industry faces. Some health experts think that upgraded air filtration could help. Adopting systems that are "aimed at reducing occupant exposure to infectious droplets/aerosols," and upgrading HVAC systems with MERV 13 filters were among 74 critical recommendations to ship lines made by the Healthy Sail Panel, a group of public health experts assembled by Royal Caribbean Group and Norwegian Cruise Line Holdings in September.

The Centers for Disease Control and Prevention maintains that ships remain vulnerable to spreading infection based on population density and the inability of crew in particular to maintain social distance in their work spaces and living quarters. Still, cruising is expected to resume in U.S. waters for ships carrying 250 or more passengers and crew in the first half of 2021, pending certification under the CDC's Framework for Conditional Sailing Order, which spells out minimum standards for social distancing, face coverings and hand hygiene, but does not mention air circulation systems.

Despite the CDC's lack of emphasis on air filtration, some cruise companies are upgrading their ventilation systems, in addition to designating quarantine areas and reconfiguring dining rooms.

Norwegian Cruise Line, for example, has announced its ships will use HEPA filters. And Princess Cruises has said it will upgrade its ships' HVAC systems to MERV 13 filters, refresh the air in cabins and public spaces every five to six minutes, and install HEPA filters in areas such as medical centers and isolation rooms.

The new Virgin Voyages cruise line, whose launch has been delayed by the pandemic, confirmed it had installed AtmosAir bipolar ionisation systems on its inaugural ship, the roughly 2,700-passenger *Scarlet Lady*, and a second ship coming in 2021.

"This was a multimillion-dollar investment and based on our research and growing understanding of the virus, was an important step to sailing safely," wrote Tom McAlpin, the chief executive of Virgin Voyages, in an email.

NYT

What to consider before you travel

If you're thinking of travelling in the coming weeks, here's what to think about first

SARA ARIDI

EVEN AS CORONAVIRUS cases continue to surge, the winter holidays and breaks from school may have more people contemplating taking some time away from home in the coming weeks. Making that choice could require you to quarantine both before you leave and once you get back (the Centers for Disease Control and Prevention recently updated its quaran-

Check travel regulations

State travel regulations aimed at curbing the spread of the coronavirus are changing by the day. As of December 4, California is encouraging domestic travellers arriving in the state to quarantine for two weeks. Massachusetts is requiring residents returning from almost every state to complete a form before arrival and quarantine for two weeks afterward. Even if your state doesn't have such requirements, Lin Chen,



the president of the International Society of Travel Medicine and the travel clinic director at Mount Auburn Hospital in Cambridge, said it's safest to take tests before and after a trip. If you're flying, you may get infected in transit. Plus, about 40% of people who test positive for the virus may never show symptoms, Chen said, and tests aren't always reliable. "I

IF YOU NEED TO QUARANTINE AFTER COMING BACK, STOCK UP ON GROCERIES AND ESSENTIALS BEFORE LEAVING

would still want everybody to be careful and take all the precautions," she added. "It doesn't mean that with a negative test, one should take off the mask."

Secure essentials

If you will have to quarantine for two weeks after your trip, stock up on groceries, hygiene products and other essentials before travelling. It never hurts to have plenty of shelf staples in your kitchen.

If you can secure an advance delivery time, set up deliveries with online services like AmazonFresh to have groceries delivered from local stores upon your return. Or use food delivery apps.

Prepare to unwind

Think of how you're going to unwind and fight off cabin fever. Plenty of classic holiday movies, including *It's a Wonderful Life* and *Elf*, are available to stream online. While the internet offers no shortage of shows, movies, TikTok videos and the like, you may want to have analogue distractions to get a break from screens. Order a

few books online that can greet you at your doorstep when you return. Buy puzzles to solve with your whole family. Children may enjoy creating holiday-themed arts and crafts projects — order kits ahead of time. And board games like *Risk* and *Dungeons & Dragons* can keep you busy for hours.

Have a contingency plan

Know what to do in case you contract the virus during your trip. Will you be able to extend your Airbnb or hotel and reschedule any transportation that involves being with other people? If you're sharing a household with others and fall ill, self-isolate in one room and have someone leave your meals and other essentials outside your door. If you have the option, designate one bathroom to yourself. If you don't have enough room to self-isolate during the entire quarantine period, the CDC recommends separating from others as much as possible. Always maintain six feet of distance, disinfect shared surfaces, such as kitchen counters and bathroom sinks, and open the windows to circulate fresh air.

New Delhi

Mind & Games

SUNDAY, DECEMBER 13, 2020

Sparks fly on virtual dates, but not so much in real life

At the beginning of the pandemic, many singles turned to video dating to forge connections. Some daters felt instant attraction online, but no chemistry in person

BRIANNA HOLT

WHEN BOYKINS, a 24-year-old Brooklyn actress, first started dating Allie, a 26-year-old actress, in March, the chemistry between them was undeniable. The two women had met two weeks before at the Magnet Theater Training Center in Manhattan, when both were cast in the same play. But before they got a chance to connect outside of work, the coronavirus lockdown sent Boykins to quarantine in Chicago with her father. She decided to message Allie on Instagram and spark a conversation that she hoped would result in a relationship. They set up a FaceTime date with homemade cocktails. "It felt exactly like a first date, except you just don't get to make out with the person at the end," Boykins said. "We wouldn't go longer than like two or three days without video chatting with each other. And then we would also talk on the phone for hours."

After video dating for four months, their comfort level increased and their conversations became more intimate. "I don't think I've talked to someone on the phone for that long since I was a middle schooler," Boykins said. "We learned so much about each other and spent so long talking to each other that it felt like we were in a relationship." Once Boykins returned to New York in July, she invited Allie over for a date at her apartment. Surprisingly, the in-person chemistry did not match the chemistry felt over the course of four months of video dates. "I had talked to her for so long it felt like we knew each other," she said. "And the only part of it that was weird was when I wondered how are we going to hold hands or what will the first move be like?"

But when it came time to hug, Boykins instantly noticed something felt off. For the



A BIG
DISADVANTAGE OF
VIDEO DATING IS THE
INABILITY TO SEE A
PERSON'S FULL BODY
GESTURES AND
MANNERISMS

remainder of the evening, they did not touch. When the date ended, she was met with a text from Allie saying that the vibe in person felt friendly. "I don't see myself trying to fall for someone in that way again," she said. "It was so sad and also just so confusing, because I felt like I was really being myself. But not everyone is the same person on the phone as they are in real life."

The perceived chemistry that developed over video, but not present in real life, is not uncommon for singles who opted for video dating during the pandemic. Video skills are not the issue in such a disconnect, but rather the limits of a two-dimensional setting. "What's happening is when we meet someone for the first time after video dating, there's some familiarity already," said Jacqueline Mendez, a licensed marriage-family therapist and certified sex therapist in Los Angeles. "We feel we know this person, but we really only know the presentation of this person."

"Video gives us just one view of someone," she said. "There's a missing piece of the energy of the physicality of the person. So what ends up happening is that we start developing a fantasy of this person, just given the information that we have. And then the fantasy takes over and we start imagining what this person's going to be

like. We start imagining what it's going to be like when we finally meet and we start feeding and nurturing this fantasy."

Boykins learned the importance of physicality when deciding if a vibe is truly present. "There are so many little things that add up to me liking a person and it has to do with the way that they move their body, the way that they touch your arm when they're talking to you, the way that they look at you and make you feel when you're close to them," she said. "But I don't think that you can figure any of that out over the phone."

While gauging whether you like the sound of someone's voice or sense of humour can happen over video, Boykins now believes that compatibility or a spark has to happen when two people are right in front of each other, when they're making eye contact.

Another disadvantage of video dating is the inability to see a person's full body and gestures. "We're very keen on movement, that has to do with our visual cortex," said Anne-Maartje Oud, a behavioural expert and adviser, based in Amsterdam. "We want to see people, but the fact is with video, it's just a 2D setting, and that's really difficult for our brain because we want to see everything else as

well. So it's not the interaction you need when you really want connection with somebody, because we don't see every part of the body." Oud also notes the importance of proximity when dating. With video, there is no established distance. "If I gently want to come a bit closer to touch you, maybe in real life you would just say, 'Hey, go away,'" she said. "Or maybe you would accept it and like it. But that whole rapport and establishing what you prefer and what they prefer doesn't take place on video."

Another issue with video dating is unmet physical expectations. When Catalina Mejia, a 24-year-old bilingual journalist in Washington, met up with a guy she had been regularly communicating with on FaceTime for a month and half, she was shocked to find he was shorter than she had expected. "If it had been a different situation where I met him in person first, maybe his height wouldn't have been an issue because I know what I'm getting into," she said. Although their conversations seemed to flow easily over FaceTime, speaking in person exuded an unexpected, awkward vibe. "At one point he was like, 'I think we should take it to the next level,'" Mejia said. "And I'm like, 'What are you talking about?' Then later he asked if he could grab my hand and I was like, are we in kindergarten? Like take the initiative, clearly I had been talking to you this long. I'm clearly interested to some degree."

Mejia admits that she painted a picture of who she assumed the guy would be in person from their video interactions, something Oud describes as a natural response to meeting someone virtually. "We analyse everything, and we analyse a person from head to toe," Oud said. "And then that gives you information and data that does something to you, that's your filter. It could be that it is that you like this person, but the other way around, if you do not have all the information, you probably will make it up in a way."

Whether chemistry can form over video depends solely on how closely both parties are making their virtual connection mimic an in-person connection. Oud suggests showing yourself fully by standing up and turning around for a clear view of how you look, even if it feels awkward. "Meet up as soon as possible when it's safe, and if not, try to understand how you can get more information about this person, not just by talking face to face," Oud said. "When it comes to body language and behaviour, you need a lot more input than conversation."



Outer space
just got a
little brighter

■ The universe is a shade too bright. That is what some astronomers have discovered, using cameras on New Horizons spacecraft that once visited Pluto to measure the darkness of interplanetary space.

■ "There's something out there unknown," said Tod Lauer of the National Optical-Infrared Astronomy Research Laboratory in Tucson, Arizona. "The universe is not completely dark, and we don't yet completely know what it comprises."

■ Four billion miles from the sun, far from bright planets and the light scattered by interplanetary dust, empty space was about twice as bright as would be expected, Lauer and his colleagues found.

■ The most likely explanation, he said, was that there were more very faint galaxies or star clusters contributing to the background light of the universe than their models indicated. Or even that black holes in the centres of otherwise undistinguished galaxies were pumping extra energy into the void.

■ A less exciting possibility, Lauer said in an email, was that "we messed up and missed a light source or camera artefact that we should have figured out. This is what I worry about the most."

■ A more intriguing, if speculative, suggestion involves what might be called cold dim matter.

DENNIS OVERBYE/NYT

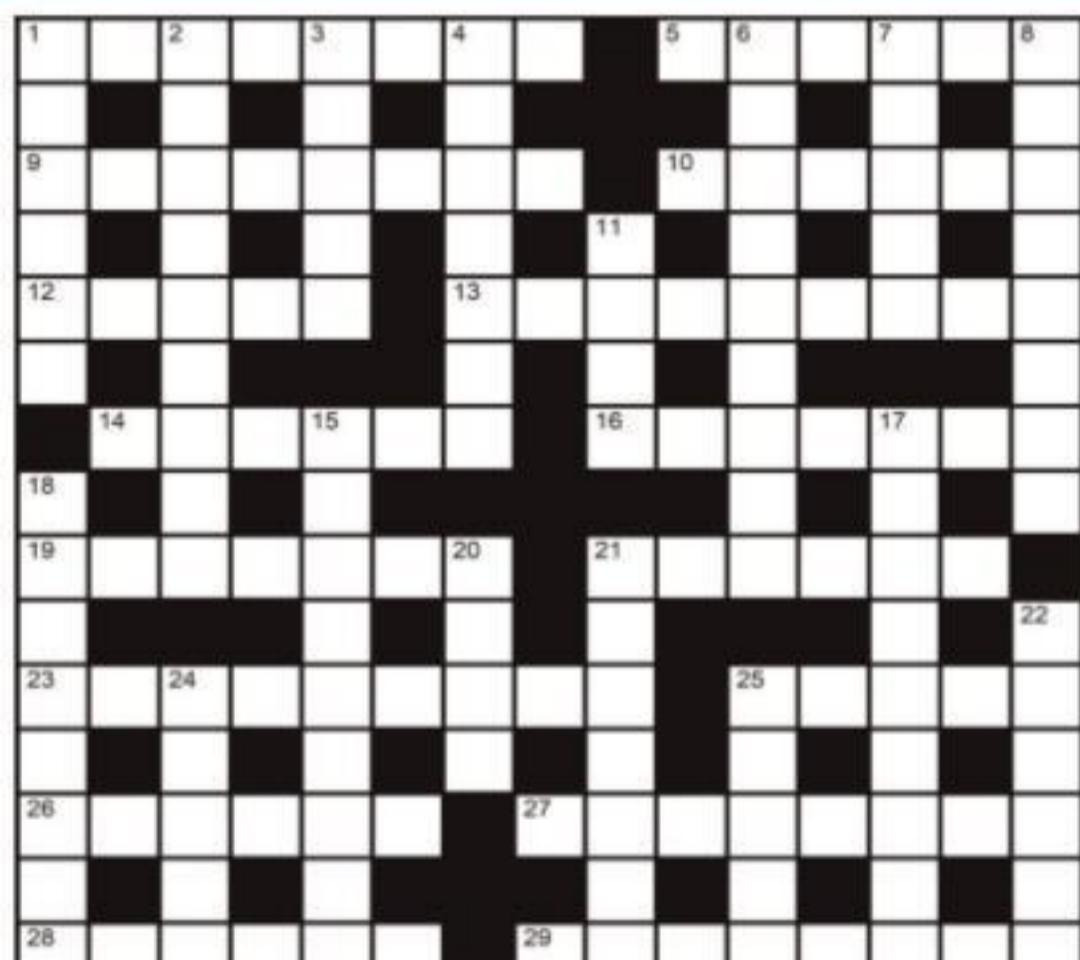


CROSSWORD

KAKURO

BRIDGE BOUTS L SUBRAMANIAN

LEXICON



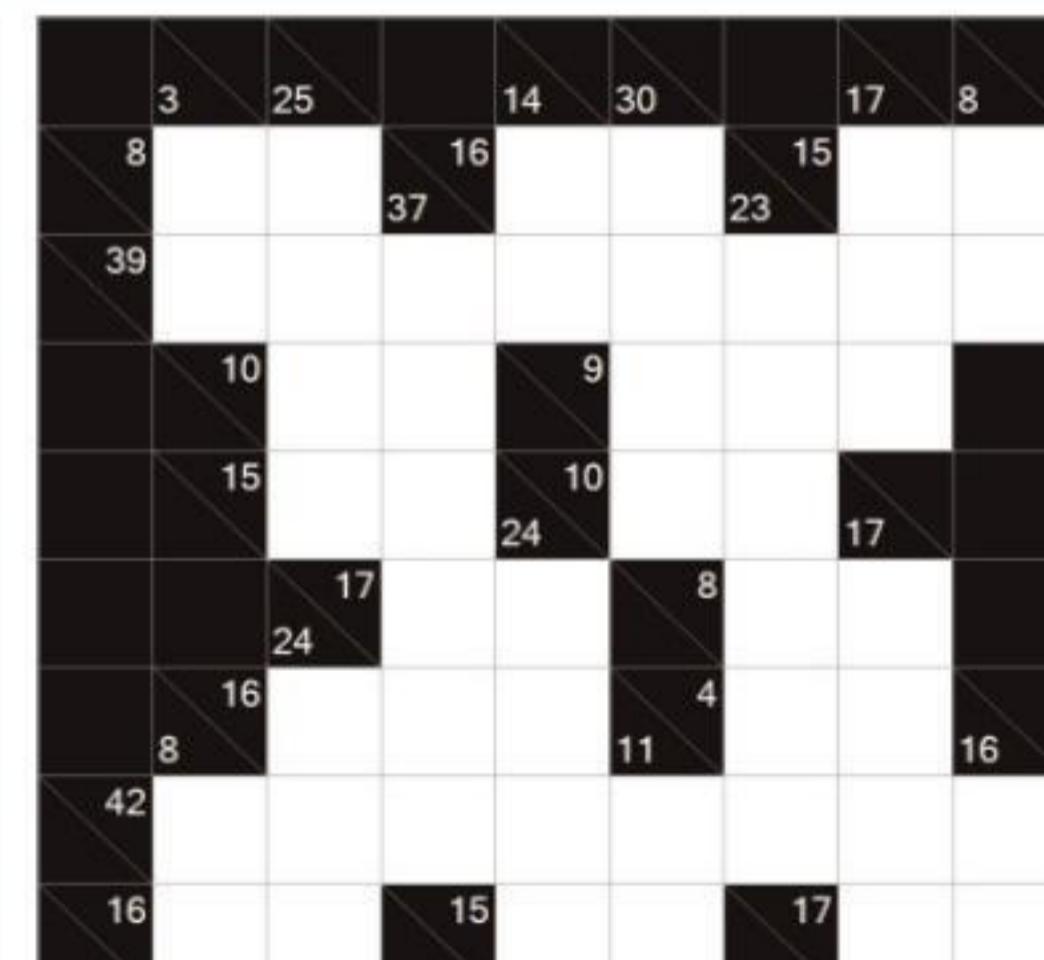
ACROSS

- 1 A meddlesome person? (8)
- 5 Great coolness and composure under strain (6)
- 9 ___ Nerolac Paints Ltd: the paints people (8)
- 10 "B" in FBI (6)
- 12 African lake -"as any" anagram? (5)
- 13 Guaranteed, justified (9)
- 14 Furniture items with flat, horizontal top set on legs (6)
- 16 Thane ___ Road: one of the major industrial belt near Mumbai (7)
- 19 Wheeler dealer; sharp operator (7)
- 21 ___ Banking - life long banking (6)
- 23 The sport of the squared circle? (9)
- 25 Cold-war assn. (5,4)

- 26 Consequence, repercussion or result (6)
- 27 Below stairs (8)
- 28 Eavesdrop; listen in (6)
- 29 Changes the order of, in a way (8)

DOWN

- 1 Go away! (6)
- 2 Those who hide themselves in a plane or on a ship in an effort to gain free passage (9)
- 3 Light South American wood (5)
- 4 Abandons, disavows or renounces (7)
- 6 Co-founder of Microsoft Corp, along with Bill Gates (4,5)
- 7 Open and obvious (5)
- 8 Large rounded rocks (8)
- 11 Garden denizen (4)
- 15 Ex-Chairman of BCCI's IPL (5,4)



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

BIZ QUIZ

- 1 Which ministry has issued advisory guideline to private satellite channels on online gaming and betting?
- 2 Which start-up has partnered with New-Space India Limited (NSIL) to launch India's private remote-sensing satellite?
- 3 Mamit district, which topped the Niti Aayog's rankings of aspirational districts, is in which state?

ANSWERS

- 1. Ministry of Home Affairs
- 2. Department of Space
- 3. Jharkhand

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: DVM equals LAW
Z'iy vdmvnu pydzdyre revr z'u zolgsrqrg uegn v qym dggh lyszgcxvddn. Lsy czxrvpzdrxn xvq dyvc rg bvzdwys. - R. Pggoy Lzxyhqu

TWO STRINGS

Today's deal is from a match-point event that had more than hundred tables. Declarer played the hand very well to fulfill the contract, to score a near top on the board.

Dlr: South	S 95	S	N
Vul: N-S	H AJ 2	1D	2C
	DA	2S	3C
	CAKJ 8 5 4 2	3NT	6NT?

N
S

SAJ 8 2
HK 6
DK Q 7 6 5 2
C 6

Contract: 6NT by south. West leads H8. Plan the play.

Bidding comment: Atrocious bidding by north, to say the least.

Analysis: North put his partner in 6NT, taking a wild gamble with the idea that they can outstrip those in 6C. In match-points, if you bid any slam and fulfill it, you will get 60% score atleast. On a spade lead, and the CQ to lose, north should have realized that it would be better to settle for 6C.

Play: Declarer inserted the jack and to his surprise it won the trick. He cashed the CA-K and gave up a club as the suit broke 3-2. East played a spade which declarer won with the ace, crossed to DA and cashed out the club winners and entered hand by the HK and cashed his diamond winners to claim twelve tricks. The complete hands were:

S 95
H AJ 2
DA
CAKJ 8 5 4 2

N	S
SK 7 6	H 9 7 4 3
D 4	D J 9 8 3
C 7 3	C 6

S AJ 8 2
H K 6
D K Q 7 6 5 2
C 6

GLANCEABILITY

■ n. A quality that enables something to be read or understood with just a glance.

By mid-century, the exploding world of white-collar workers presumed that its employees would—more often than not—have a wrist-watch. Students received them as gifts upon graduation. Glanceability was precious in the highly coordinated world of office meetings. Craning your neck to look at the wall clock could risk offending a superior; a quick glance at your wrist wouldn't.

—Clive Thompson, "The Pocket Watch Was the World's First Wearable Tech Game Changer," Smithsonian, June 1, 2014



Discussion: Suppose east plays the HQ on the jack of hearts. Win with the ace, unblock the DA, give up a club and claim twelve tricks. You may wonder what declarer's idea was in putting up the HQ. That was an expert play. Suppose declarer finds the clubs to be 4-1, he can unblock the HK, cross to the DA, cash HA, re-enter hand by SA, and cash DK-Q. If the suit breaks 3-3, he has twelve tricks! This play allows declarer to bank on diamonds in case the clubs do not behave. More resources than one or two strings to one's bow, so to speak.

US Supreme Court rejects Trump-backed lawsuit

PRESS TRUST OF INDIA
Washington, December 12

THE US SUPREME Court has rejected a lawsuit seeking to overturn the results of the presidential election in several key battleground states won by Joe Biden, effectively ending President Donald Trump's bid to challenge the outcome of the November 3 polls.

The Supreme Court on Friday rejected a bid from Texas' attorney general and backed by President Trump to block the ballots of millions of voters in battleground states of Georgia, Michigan, Pennsylvania and Wisconsin that went in favour of President-elect Biden.

Supreme Court justices Samuel Alito and Clarence Thomas said they believed the court was required to hear the case but expressed no position on Texas' claim. As many as 126 Republican Congressmen had also backed the lawsuit.

"Texas has not demonstrated a judicially cognisable interest in the manner in which another State conducts its elections. All other pending motions are dismissed as moot," the Supreme Court said in a brief unsigned order on



Trump supporters at the Supreme Court in Washington AP

Thursday, delivering a devastating blow to the efforts of the Republican president to challenge and overturn the election results decisively won by Biden, a Democrat.

Biden not only bagged the most popular votes in the presidential electoral history of the United States, his tally in the electoral college was 306, more than the 270 votes required for winning the race to the White House. Trump received 232 electoral votes. The election results are scheduled to be formally certified next week by the 538-member Electoral College.

Reacting to the verdict, an angry Trump tweeted, "The Supreme Court really let us down. No Wisdom, No Courage!"

He also said the verdict was a "legal disgrace" and "an embarrassment to the USA."

Trump and his campaign team have been making unsubstantiated allegations of massive voter fraud and electoral malpractice in the election. State election officials and mainstream media say they have not found any such evidence.

Texas attorney general Ken Paxton in his lawsuit alleged that four battleground states — Georgia, Michigan, Pennsylvania and Wisconsin — had violated their own state laws, and thus the US Constitution. The lawsuit urged the court to bar these four states from casting their electoral votes for Biden and as such shift the selection of electors to the states' legislatures.

Trump had said he expected to prevail in the Supreme Court.

Pennsylvania, in its response to the lawsuit, alleged that Texas wanted the justices to disregard the Constitution, not interpret it. It said Texas' filings attempted to construct a surreal alternate reality.

Texas' effort to get this Court to pick the next President has no basis in law or fact.

Government taking steps to make India competitive in global economy: Kant

PRESS TRUST OF INDIA
New Delhi, December 12

NITI AAYOG CEO Amitabh Kant on Saturday said the government is taking a series of measures to make India highly competitive in the global economy and stressed that the country must get into the sunrise areas of growth. Addressing the FICCI Annual Convention, Kant said the government is also working towards bringing down the cost of logistics.

"The government is taking a series of measures to make India highly competitive in the global economy," he said. Kant further added that the production-linked incentive (PLI) scheme for 10 key sectors, which the government announced last month, should spur growth in manufacturing in a big way.

"The objective was to provide a major impetus to manufacturing and exports, and this (PLI scheme) is one of the biggest schemes that the government has come out with to support the private sector in manufacturing. It is a 26-billion scheme, which provides production-linked incentives in 10 champion sectors and this five years of support should spur growth in manufacturing in a big way," he said.

Kant also said the PLI scheme is a focused scheme, it is not an investment scheme, it is not an investment subsidy scheme. "There are sunrise areas of growth where India must get into," he said. "To make Indian manufacturers globally competitive, we should be able to boost our exports and give rise to economies of scale and we should be able to produce cutting-edge products," he said.

longer feasible in the world of deglobalisation to grow at 7% as exports cannot grow at 20% or 30% in a year, which was good in an era of globalisation.

"So, for an economy like India's, growth rate of 5% will be pretty credible even in this era where I think emerging economies in general will make some sort of a comeback," he added. Sharma pointed out that there were about 100 economies that were growing at 7% or more in 2007.

'5% growth amid de-globalisation to be significant achievement for India'

PRESS TRUST OF INDIA
New Delhi, December 12



Morgan Stanley chief global strategist Ruchir Sharma

realistic... if we can grow at more than 5% in a year, that is a significant achievement," he said. Sharma also noted that it is no

"Our expectations have to be

Finance ministry approves ₹19,879-crore worth capital expenditure proposal of 27 states

PRESS TRUST OF INDIA
New Delhi, December 12

THE FINANCE MINISTRY on Saturday said it has approved ₹9,879.61 crore worth capital expenditure proposals of 27 states.

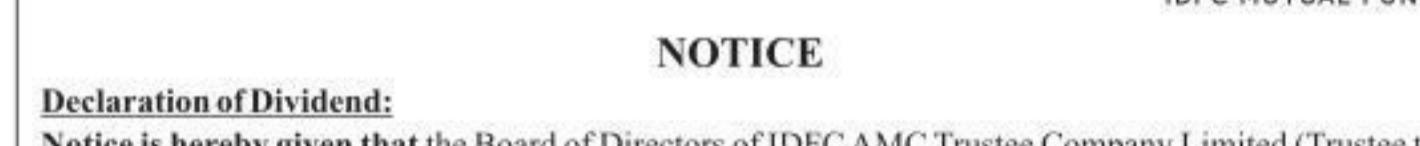
Of this, ₹4,939.81 crore has been released as the first installment.

In a statement, the ministry said all states, except Tamil Nadu, have availed benefits of the newly announced scheme for 'Special Assistance to States for Capital Expenditure,' which was announced on October 12 as part of AatmaNirbhar Bharat package.

"So far capital expenditure proposals of ₹9,879.61 crore of 27 states have been approved by the Ministry of Finance. An amount of ₹4,939.81 crore has already been released to the states as the first installment under the scheme," it said.

The ministry said the scheme is aimed at boosting capital expenditure by the state governments who are facing difficult financial environment this year due to the shortfall in tax revenue arising from the COVID 19 pandemic.

"Capital Expenditure has a higher multiplier effect, enhancing the future productive capacity of the economy, and results in a higher rate of economy growth. Therefore, despite the adverse financial position of the Central Government, it was decided to extend a special assistance to the state governments in respect of capital expenditure, in financial year 2020-21," it added. The capital expenditure projects have been approved in diverse sectors like, health, rural development, water supply, irrigation, power, transport, education, urban development. As part of the AatmaNirbhar Bharat Package, the government had announced that the Centre will offer ₹12,000 crore special interest-free 50-year loan to states, exclusively for capital expenditure.



NOTICE

Declaration of Dividend:

Notice is hereby given that the Board of Directors of IDFC AMC Trustee Company Limited (Trustee to IDFC Mutual Fund) has approved the declaration of dividend under the Dividend Option(s) of the following Scheme(s)/Plan(s), subject to availability of *distributable surplus, with the Record Date as Friday, December 18, 2020.

Scheme(s) Name	Plan(s)	Option(s)	Quantum of Dividend* Per Unit (in Rs.)	NAV (in Rs.) Per Unit as on December 10, 2020
IDFC Dynamic Equity Fund	Regular	Dividend	0.12	12.03
IDFC Dynamic Equity Fund	Direct	Dividend	0.13	12.98

Face Value per unit is Rs. 10/-.

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

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

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

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

Date: December 12, 2020

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



MAHINDRA MANULIFE INVESTMENT MANAGEMENT PRIVATE LIMITED

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

Corporate Identity Number: U6590MH2013PTC244758

Registered Office: "A" Wing, 4th Floor, Mahindra Towers,

Dr. G.M. Bhole Marg, P.K. Kurne Chowk, Worli, Mumbai 400 018

Corporate Office: 1st Floor, Sadhana House, 570, P.B. Marg,

Worli, Mumbai - 400 018

Tel: 1800 4196244; website: www.mahindramanulife.com;

email id: mfinvestors@mahindra.com

NOTICE NO. 45/2020

Declaration of Dividend in Mahindra Manulife Credit Risk Fund

Notice is hereby given that Mahindra Manulife Trustee Private Limited (Formerly known as Mahindra Trustee Company Pvt. Ltd.), Trustee to Mahindra Manulife Mutual Fund ("the Fund"), has approved the declaration of dividend under the Quarterly Dividend Option(s) of Mahindra Manulife Credit Risk Fund, an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds) ("the Scheme") as per the details given below:

Name of the Scheme	Plan(s)/Option(s)	Quantum of Dividend # (Rs. per unit)	Record Date*	Face Value (Rs. per unit)	NAV as on December 11, 2020 (Rs. per unit)
Mahindra Manulife Credit Risk Fund	Regular Plan – Quarterly Dividend option	0.15	December 18, 2020	10.00	10.4944
	Direct Plan – Quarterly Dividend option	0.15		10.00	10.7871

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

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

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

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

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

For Mahindra Manulife Investment Management Private Limited

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

Chennai

Place: Mumbai

Date: December 12, 2020

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

From the Front Page

Economy recovered faster than expected, says Modi

"EARLIER THERE WAS the option either to produce sugar or jaggery from cane. But with the priority given to ethanol production, farmers' incomes will also rise and create employment opportunities," he said.

The PM said in the last six years, his government has been encouraging stakeholders in all sectors. "This is reflected in the all-round reforms in sectors ranging from manufacturing to MSME, agriculture to infrastructure, from tech industries to taxation and from real estate to regulatory easing," he said.

Making a strong pitch for the positive changes in the rural, semi-rural areas as well as tier-2 and tier-3 cities, he invited senior business and industry leaders to take benefit of the opportunities in such areas. He pointed out that the number of the internet users in rural areas has surpassed the cities and said more than

half of India's startups are now in tier-2 and tier-3 cities. Mentioning the recently approved PM-WANI for public wi-fi hotspots, he said entrepreneurs should become partners in rural connectivity efforts. "It is certain that in the 21st century, India's growth will be driven by villages and small cities... Entrepreneurs like you should not lose out on the opportunity to invest there," Modi said.

The PM said in the last six years, his government has been encouraging stakeholders in all sectors. "This is reflected in the all-round reforms in sectors ranging from manufacturing to MSME, agriculture to infrastructure, from tech industries to taxation and from real estate to regulatory easing," he said.

Industrial production growth scaled an eight-month peak of 3.6%, year-on-year in October, driven by inventory building to cater for festive demand. However, analysts still advise caution in interpreting the latest economic indicators.

On foreign capital inflows, Modi said even during the pandemic, the country saw record foreign direct investments and foreign portfolio investments.

Modi cited success of financial inclusion through the trinity of JAM (JanDhan, Aadhaar and mobile) as the best example of his government's planned and integrated approach to reforms.

Schools monetise solar power

FOR ANY SURPLUS power generated, the discoms would buy the electricity from the schools at ₹ 5.65 per unit.

As consumers globally are gradually becoming 'prosumers' — those who produce energy, consume a part of it and also give a part to the grid — Delhi schools are taking up this opportunity to generate green energy and improve their finances. One kilowatt (kW) of rooftop solar installation needs about 10 square metres of shadow-free surface area. Among the Delhi schools, the largest rooftop solar plants have been set up in West Vinod Nagar (195 kW), Rohini (170 kW), Rouse Avenue (150 kW), East Vinod Nagar (146 kW) and Rajokari (127 kW). Incidentally, West Vinod Nagar currently houses the

FRANKLIN TEMPLETON

Franklin Templeton Mutual Fund

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

Dividend in the Schemes of Franklin Templeton Mutual Fund

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

Name of the Schemes / Plans	Face Value per Unit (₹)	Amount of Dividend per Unit* (₹)	NAV per Unit as on December 10, 2020 (₹)
Franklin India Corporate Debt Fund (FICDF)			
FICDF- Plan A & B - Quarterly Dividend Plan	10.00	0.275	13.6700
FICDF- Plan A - Direct - Quarterly Dividend Plan			14.8081
Franklin India Debt Hybrid Fund (Number of Segregated Portfolio-1) (FIDHF)			
FIDHF- Quarterly Dividend Plan	10.00	0	

AYE FINANCE PRIVATE LIMITED

CIN-U65921DL1993PTC283660

REGD OFFICE: M-5, MAGNUM HOUSE-I, MEZZANINE FLOOR, COMMUNITY CENTRE KARAMPURA, OPP. MILAN CINEMA, NEW DELHI-110015

UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED 30th September, 2020

[Regulation 52 (8), read with Regulation 52 (4), of the SEBI (LODR) Regulations, 2015]

(Rupees in crores, except per share data)

Sr. No.	Particulars	Half year ended 30th Sept., 2020 (Unaudited)	Corresponding half year ended in the previous year 30th Sept., 2019 (Unaudited)	Previous year ended 31st March, 2020 (Audited)
1.	Total Income from Operations	235.74	178.70	411.73
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	37.45	19.51	39.95
3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	37.45	19.51	39.95
4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	20.86	14.23	32.41
5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	20.88	13.91	32.18
6.	Paid up Equity Share Capital	30.45	27.04	27.04
7.	Reserves (excluding Revaluation Reserve)	719.17	468.80	489.67
8.	Net worth	749.62	495.85	516.71
9.	Paid up Debt Capital/ Outstanding Debt	1,501.76	1,035.77	1,419.17
10.	Outstanding Redeemable Preference Shares	Preference shares of the Company are not listed hence not applicable	Preference shares of the Company are not listed hence not applicable	Preference shares of the Company are not listed hence not applicable
11.	Debt Equity Ratio	2	2.09	2.69
12.	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations)-			
13.	Basic:	7.18	5.15	11.74
14.	Diluted :	7.09	5.07	11.59
15.	Capital Redemption Reserve	Not Applicable	Not Applicable	Not Applicable
16.	Debenture Redemption Reserve	Not Applicable	Not Applicable	Not Applicable
17.	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable
18.	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable

- Note**
- (a) The above audited financial results have been reviewed and approved by the Audit Committee of the Company in their meeting held on 11th December, 2020 and recommended to the Board.
 - (b) Based on recommendation of the Audit Committee, the Board of Directors of the company has approved the above audited financial results in their meeting held on 11th December, 2020.
 - (c) The above is an extract of the detailed format of annual financial results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the annual financial results are available on the websites of the Bombay Stock Exchange and the Company (www.ayefin.com).
 - (d) For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52(4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Bombay Stock Exchange and can be accessed on the URL.
https://www.bseindia.com/corporates/Comp_Resultsnew.aspx?expandable=3

For and on behalf of the Board of Directors

Sd/-
Sanjay Sharma
Managing DirectorDate : 13.12.2020
Place : GurugramCIN: L26943HP1992PLC016791
Registered Office: Plot No. 2 Phase-3, Sansarpur Terrace, Distt. Kangra, H.P. 173212
Email id: secretarial@surajindustries.org; Website: www.surajindustries.org
Telephone No: 01970-256414**NOTICE TO MEMBERS FOR EXTRA ORDINARY GENERAL MEETING AND E-VOTING INFORMATION**

Notice is hereby given that Extra Ordinary General Meeting of M/s Suraj Industries Ltd will be held on **Tuesday, January 05, 2021 at 1.00 P.M.** through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in accordance with the facility given by Ministry of Corporate Affairs ("MCA") vide its General Circular Nos. 14/2020 and 17/2020 dated April 8, 2020 and April 13, 2020 respectively ("MCA Circulars") and SEBI Circular No. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12, 2020 issued by the Securities and Exchange Board of India, without the physical presence of the Members at a common venue to transact the business mentioned in the Notice of Extra Ordinary General Meeting of the Company.

The Notice of Extra Ordinary General Meeting alongwith login details for joining the General Meeting through VC/OAVM facility including e-voting has been sent on Friday, December 11, 2020 through email to all those members whose email address have been registered with the Company or Registrar of Transfer Agent or with their respective Depository Participants ("DPS") in accordance with SEBI Circulars and the same are also available on the website of the company at www.surajindustries.org, stock exchange's website (www.bseindia.com) and CDSL's website www.evotingindia.com.

In compliance with the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended from time to time, Members will avail of remote e-voting facility to cast their vote electronically through the e-voting services provided by CDSL.

The instructions for remote e-voting, joining the 62nd Annual General Meeting and casting vote through the e-voting system during the 62nd Annual General Meeting are provided in the Notice of the 62nd Annual General Meeting and are also available on the Council's website www.capecxil.org and on the website of CDSL at www.evotingindia.com.

Mr. Malay Shah, Practising Company Secretary (FCS10867) has been appointed as the Scrutinizer to scrutinize the e-voting process in a fair and transparent manner.

In case members have any queries regarding e-voting, members may contact Mr. Rakesh Dalvi, Manager, CDSL or send an email to helpdesk.evoting@cDSLindia.com or call on 022-23058542/43.

FORM A

[Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016]

FOR THE ATTENTION OF THE CREDITORS OF

AMBIENT COMPUTRONICS PRIVATE LIMITED

S.No.	PARTICULARS	DETAILS
1	Name of Corporate Debtor	Ambient Computronics Private Limited
2	Date of Incorporation of Corporate Debtor	29/11/1995
3	Authority under which Corporate Debtor is incorporated / registered	Registrar of Companies, Patna
4	Corporate Identity No. / Limited Liability Identification No. of Corporate Debtor	U31200BR1995PTC006868
5	Address of the Registered Office and Principal Office (if any) of Corporate Debtor	38, A.N. Path, North S.K Puri Boring Road, Patna -80013, Bihar, India
6	Insolvency commencement date in respect of Corporate Debtor	10.12.2020 (Order uploaded on NCLT Website on 11.12.2020)
7	Estimated date of closure of insolvency resolution process	07.06.2021
8	Name and Regn. No. of the insolvency professional acting as interim resolution professional	Subodh Kumar Agrawal Regn. No.- IBBI/PA-001/PI-P00087/2017-18/10183
9	Address and e-mail of the interim resolution professional, as registered with the Board	Address : 1, Ganesh Chandra Avenue, Room No.-301, 3rd Floor, Kolkata-700 013 Email Id: subdika@gmail.com
10	Address and e-mail to be used for correspondence with the interim resolution professional	Address : 1, Ganesh Chandra Avenue, Room No.-301, 3rd Floor, Kolkata-700 013 Email Id: cip.ambient@gmail.com
11	Last date for submission of claims	25.12.2020
12	Classes of Creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the interim resolution professional	NA
13	Names of Insolvency Professionals identified to act as Authorised Representative of Creditors in a class (Three names for each class)	NA
14	(a) Relevant Forms and (b) Details of authorized representatives are available at:	(a) https://ibbi.gov.in/home/downloads (b) NA

Notice is hereby given that the National Company Law Tribunal (Kolkata Bench) has ordered the commencement of a Corporate Insolvency resolution process of the M/s Ambient Computronics Private Limited on 10.12.2020 (Order uploaded in NCLT Website on 11.12.2020). The Creditors of 'M/s Ambient Computronics Private Limited', are hereby called upon to submit their claims with proof on or before 25.12.2020 to the interim resolution professional at the address mentioned against entry No. 10.

The Financial Creditors shall submit their claims with proof by electronic means only. All other Creditors may submit the claims with proof in person, by post or by electronic means. Submission of false or misleading proofs of claim shall attract penalties.

Mr Subodh Kumar Agrawal
Interim Resolution Professional of
M/s Ambient Computronics Private Limited
IBBI/PA-001/PI-P00087/2017-18/10183

Place : Kolkata
Date : 12.12.2020

CAPEXIL(Sponsored by Ministry of Commerce & Industry, Government of India)
Vanijya Bhavan (ITFC), 3rd Floor, 1/1, Wood Street, Kolkata- 700016
CIN: U36900WB1958NPL023786, Web: www.capecxil.org, Email: capecxil@capecxil.in**NOTICE OF THE 62nd AGM OF CAPEXIL to be held through Video Conferencing ("VC")/and Other Audio Visual Means ("OAVM")**

Dear Member(s),
NOTICE is hereby given that 62nd Annual General Meeting of the CAPEXIL will be convened on **Tuesday, the 29th December, 2020 at 11.30 a.m.** through Video Conferencing("VC")/and Other Audio Visual Means("OAVM") facility in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder read with the General Circular Nos. 14/2020, 17/2020 and 20/2020 dated 8th April, 2020, 13th April, 2020 and 5th May, 2020, respectively and other applicable circulars issued by the Ministry of Corporate Affairs to transact the business set out in the Notice calling the AGM, without the physical presence of the Members at a common venue.

The Notice dated 12.12.2020 of the 62nd AGM and the Annual Report for the year 2019-20 together with audited Financial Statements along with e-voting communication have been mailed electronically to all the Members at their email ID registered with the Council, in accordance with the MCA Circulars. The same is available on the website of the Council - www.capecxil.org.

Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended from time to time, Members will avail of remote e-voting facility to cast their vote electronically through the e-voting services provided by CDSL.

Members are advised to note that the business at the 62nd Annual General Meeting may be transacted through e-voting. The e-voting will commence on Saturday, December 26, 2020 (9.00 a.m. IST) and ends on Monday, December 28, 2020 (5.00 pm IST).

The "Ordinary members" of the Council appear on the Registrar of Members of the Council as on date i.e. the cut off date may cast their vote electronically. Members who participate in the Annual General Meeting even after exercising their right to vote through remote e-voting, shall not be allowed to vote again in the 62nd Annual General Meeting.

The instructions for remote e-voting, joining the 62nd Annual General Meeting and casting vote through the e-voting system during the 62nd Annual General Meeting are provided in the Notice of the 62nd Annual General Meeting and are also available on the Council's website www.capecxil.org and on the website of CDSL at www.evotingindia.com.

Mr. Malay Shah, Practising Company Secretary (FCS10867) has been appointed as the Scrutinizer to scrutinize the e-voting process in a fair and transparent manner.

In case members have any queries regarding e-voting, members may contact Mr. Rakesh Dalvi, Manager, CDSL or send an email to helpdesk.evoting@cDSLindia.com or call on 022-23058542/43.

On behalf of the CoA of CAPEXIL

Sd/-
V. R. Chitalia
DirectorPlace : Kolkata
Date : 13.12.2020

CIN:L02411KA1988PLC009465

Registered office: Plot No.78-A, Kohlar Industrial Area, Bidar-585403, Karnataka

Corporate office: North End, Road No.2, Banjara Hills, Hyderabad - 34, Telangana

Tel No.: 91-40-6608 6608, Fax No.: 91-40-6608 6699,

E-mail: Yugandhar.Kopparthi@vivimedlabs.com**NOTICE TO THE MEMBERS OF THE COMPANY REGARDING 32nd ANNUAL GENERAL MEETING TO BE HELD THROUGH VC / OAVM**

1. Notice is hereby given that the 32nd Annual General Meeting ("AGM") of the members of Vivimed Labs Limited ("the Company") will be convened on Wednesday, December 30, 2020 at 03.00 PM IST through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM") in compliance with the applicable provisions of the Companies Act, 2013 ("Act") & Rules framed thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with General Circular Nos. 14/2020, 17/2020 and 20/2020 dated April 08, 2020, April 13, 2020 and May 05, 2020 respectively, issued by the Ministry of Corporate Affairs ("MCA Circulars") and Circular No. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12, 2020 issued by the Securities and Exchange Board of India ("SEBI Circular") to transact the business as set forth in the AGM Notice, without the physical presence of the Members at a common venue.

2. The Notice of 32ndAGM and the Annual Report for the financial Year 2019-20 ("Annual Report") will be sent only by email to all those Members, whose email addresses are registered with the Company or with their respective Depository Participants ("Depository"), in accordance with the MCA Circular/s and the SEBI Circular.

3. Members who have not registered their e-mail addresses with the Depositories/ Company/Registrar and Share Transfer Agent ("RTA"), so far, are requested to register/update their e-mail addresses in the following manner:

(i) In respect of electronic/demat holdings with the Depository through their concerned Depository Participants. However, the members may temporarily register the same with the Company by providing details such as Name, DP ID, Client ID, PAN, Mobile number and email address to info@aarhiconsultants.com.

(ii) Members holding shares in Physical form who have not registered their email address with the Company/ Depository can obtain Notice of 32nd AGM, Annual Report and/or login detail for joining the 32nd AGM through VC/OAVM facility including e-voting, by sending scanned copy of the following documents by email to info@aarhiconsultants.com:

a. A signed request letter mentioning your name, filio number and complete address,
b. Self-attested scanned copy of PAN Card, and
c. Self-attested scanned copy of any document (such as Aadhar Card, Driving License, Election Identity Card, Passport) in support of the address of the Member as registered with Company.

4. Members can join and participate in the 32ndAGM through VC/OAVM facility only. Necessary arrangements have been made by the Company with Central Depository Services (India) Limited (CDSL) to facilitate Voting. The instruction of joining the 32ndAGM and the manner of participation in the remote

SALE NOTICE

SHREEDHAR MILK FOODS LIMITED (under Liquidation)
Regd. Office: 632/7, 2nd Floor, Khar Baoi, New Delhi-110006 IN

Liquidator: Nishant Gaurav Gupta

Liquidator's Address: Siddhant Advocates, Flat No. 542, 1st Floor,
DDA SFS FLATS Sector 22, Pocket 1, Dwarka, New Delhi - 110 077.
Mobile No.: +91-8882555719 (Mr. Om Prakash Sharma)

E-Auction

Sale of Assets under the Insolvency and Bankruptcy Code, 2016
Date and Time of E-Auction : 22 December, 2020 at 01:00 PM to 03:00 PM IST
(with unlimited extension of 5 minutes each)

Sale of Assets and Properties owned by SHREEDHAR MILK FOODS LIMITED (under Liquidation) forming part of Liquidation Estate formed by the Liquidator, appointed by the Hon'ble National Company Law Tribunal, Principal Bench, New Delhi, New Delhi vide order dated 12th September 2019. The Sale will be done by the undersigned through the E-Auction Company Linkstar Insysos Private Limited & platform: <https://www.eauctions.co.in>

Asset	Block	Reserve Price	EMD Amount
Entire Plant and machineries (both fixed and movable) lying inside the premises of Plant of Shreedhar Milk Foods Limited, situated at 1 k.m., Inkonda Road, Village Mubarakpur, Joya, District Amroha, together with the building standing there on.	Block-1	Rs. 22,50,000/- Crores	Rs. 22,50,000/-

Terms and Conditions of the E-Auction are as under:

1. E-Auction will be conducted on "AS IS WHERE IS", "AS WHAT IS" and "WHATEVER THERE IS BASIS" through approved service provider, M/s Linkstar Infosys Pvt. Ltd.
2. The Sale Notice shall be read in conjunction with the complete E-Auction Process Document containing details of the Assets, online E-Auction Bid Form, Declaration and Undertaking Form, General Terms and Conditions of the E-Auction Sale which are available on the website: <https://www.eauctions.co.in> Contact: Mr. Dixit Prajapati 7874138237 Email ID: admin@e auctions.co.in

3. The E-Auction does not include the land on which the plant is being located, fastened and fixed.

4. The intending bidders, prior to submitting their bid, should make their independent inquiries regarding the title of vehicles, Insurance and other charges due, if any and inspect the vehicles at their own expenses and satisfy themselves. The vehicles detailed above can be inspected by the prospective bidders at the site with prior appointment, by contacting Mr. Om Prakash Sharma: +91 8882555719

5. The plant under auction can be inspected on 17-12-2020. Intending bidders shall have to contact Mr. Om Prakash Sharma @ +91 8882555719 before inspecting the plant.

6. The intending bidders are required to deposit Earnest Money Deposit (EMD) amount either through NEFT/RTGS in the Account of "SHREEDHAR MILK FOODS LIMITED IN LIQUIDATION", Account No.: 490400210005168, PNB Bank, Branch: SME Br. Industrial Area, Patparganj, New Delhi, IFSC Code: PUNB0400400, or through DD drawn on any Scheduled Bank in the name of SHREEDHAR MILK FOODS LIMITED IN LIQUIDATION or give a Bank Guarantee for the EMD Amount.

7. The intending bidders should submit the evidence for EMD Deposit or Bank Guarantee and Request Letter for participation in the E-Auction along with self-attested copy of (1) Proof of Identity; (2) Current Address Proof; (3) PAN Card; (4) Valid e-mail ID; (5) Landline and Mobile Number; (6) Affidavit and Undertaking; (7) Bid Application Form; (8) Declaration by Bidder. The forms of these Annexures can be taken from the Complete E-Auction Process Document.

These documents should reach the office of the Liquidator physically or by Email, at the address given below before 05:00 PM on 19-12-2020.

8. The Names of the Eligible Bidders will be identified by the Liquidator to participate in E-Auction on the portal <https://www.eauctions.co.in>. The E-Auction Service Provider will provide User ID and Password by Email to the Eligible Bidders.

9. The Eligible Bidders, participating in the E-Auction, will have to Bid for at least the Reserve Price and increase their Bid by a minimum incremental amount of Rs.5,00,00/- (Rupees Five Lacs Only) for the Block or in multiples of these amounts.

10. In case a bid is placed in the last 5 minutes of the closing time of the E-Auction, the closing time will automatically get extended for 5 minutes with unlimited extension. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of E-Auction shall be declared as the Successful Bidder and a communication to that effect will be issued through electronic mode by the E-Auction Service Provider, which shall be subject to approval by the Liquidator.

11. The EMD of the Successful Bidder shall be retained towards part of the sale consideration and the EMD of unsuccessful bidders shall be refunded. The EMD shall not bear any interest. The Liquidator will issue a Letter of Intent (LOI) to the Successful Bidder and the Successful Bidder shall have to deposit the balance amount (Successful Bid Amount minus EMD Amount) within 15 days of issuance of the LOI by the Liquidator. Default in depositing the balance amount by the Successful Bidder within the time limit as mentioned in the LOI would entail forfeiture of the entire amount deposited (EMD plus Any Other Amount) by the Successful Bidder.

12. The Successful Bidder shall bear the applicable stamp duties/transfers fees, etc. and all the statutory / non- statutory dues, taxes, rates, assessment charges, fees etc. in respect of the properties put up for E-Auction.

13. After payment of the entire sale consideration, the Sale Certificate/Agreement will be issued in the name of the Successful Bidder only and will not be issued in any other name.

14. The Liquidator has absolute right to accept or reject any or all bids or adjourn/postpone/cancel the E-Auction or withdraw any property or portion thereof from the E-Auction at any stage without assigning any reason thereof.

15. The Sale shall be subject to the provisions of the Insolvency and Bankruptcy Code, 2016 and Regulations made thereunder.

Nishant Gaurav Gupta
Liquidator

In the matter of Shreedhar Milk Foods Limited
Reg No.: IBB/IPA-002/IP-N00572/2017-18/11739
Registered Email: nishantgaurav@outlook.in

Date: 12.12.2020 Place: New Delhi Ph: +91 784003243 Address: "Siddhant Advocates" Flat No. 542, 1st Floor, DDA SFS FLATS, Sector 22, Pocket 1, Dwarka, New Delhi - 110 077

11th December, 2020 Gurgaon

PUBLIC NOTICE

This public notice is being issued pursuant to the order dated 01.12.2020 passed by the Hon'ble National Company Law Tribunal, Chandigarh Bench, Chandigarh.

Notice is hereby given that an Application u/s 19(2) of IBC, 2016 vide IA No. 410 of 2020 In CP (IB) No.223/CHD/PB/2019 (Admitted Matter) in the matter of Shri Vardhaman Rice Mills Pvt. Ltd. Vs. J J Solvex Pvt. Ltd. and in the matter of Rakesh Kumar Singhala, Resolution Professional Vs. Mohit Jain & another has been filed before the Hon'ble National Company Law Tribunal, Chandigarh Bench, Chandigarh.

Further Notice is hereby given that the next date of hearing in the above mentioned matter before the Hon'ble National Company Law Tribunal, Chandigarh Bench, Chandigarh is 17.02.2021 & the below mentioned respondent i.e., **Respondent No. 2**, Bimal Kumar, R/o House No. 157/15, Jain Street, Samana, District Patiala - 147 101.

is advised to attend the aforesaid hearing on 17.02.2021 before Hon'ble National Company Law Tribunal, Chandigarh Bench, Chandigarh.

The undersigned can be contacted for any clarification.

SD/-
For and on Behalf of
Rakesh Kumar Singhala, Resolution Professional,
M/s J J Solvex Private Limited
Regd. No.IBB/IPA-001/IP-P01290/2018-2019/12151
Regd E-mail : rakesh.singhala@gmail.com
Correspondence E-mail:ip:jjsolvex@gmail.com
Ph. No. 99845-25522.

FORM A
PUBLIC ANNOUNCEMENT

[Under Section 6(6) of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016]

FOR THE ATTENTION OF THE CREDITORS OF**HIPAD TECHNOLOGY INDIA PRIVATE LIMITED****RELEVANT PARTICULARS**

1 Name of corporate debtor	HIPAD TECHNOLOGY INDIA PRIVATE LIMITED
2 Date of incorporation of corporate debtor	24/08/2016
3 Authority under which corporate debtor is incorporated / registered	ROC KANPUR
4 Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U32109UP2016FTC085883
5 Address of the registered office and principal office (if any of corporate debtor)	Plot No 154 C Block A Sector 63 Noida Gautam Buddha Nagar UP 201307
6 Insolvency commencement date in respect of corporate debtor	09/12/2020-order communicated on 10/12/2020.
7 Estimated date of closure of insolvency resolution process	06/06/2021
8 Name and registration number of the insolvency professional acting as interim resolution professional	SANDEEP CHANDNA Regn. No. IBB/IPA-002/IP-N00447/2017-18/11237
9 Address and e-mail of the interim resolution professional, as registered with the Board	#23, GF-A-LOCK, SOUTH CITY-2, SECTOR-49, SOHNA ROAD, GURGAON-122018. e-mail id:csandeep@live.in
10 Address and e-mail to be used for correspondence with the interim resolution professional	#23, GF-A-LOCK, SOUTH CITY-2, SECTOR-49, SOHNA ROAD, GURGAON-122018. cprtip@ipad.outlook.com
11 Last date for submission of claims	24/12/2020
12 Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the interim resolution professional	Name the class(es)-none
13 Names of Insolvency Professionals identified to act as Authorised Representative of creditors in a class (Three names for each class)	1. 2. NONE 3.
14 (a) Relevant Forms and (b) Details of authorized representatives	Web link: https://ibbi.gov.in/home/downloads Physical Address: #23, GF-A-LOCK, SOUTH CITY-2, SECTOR-49, SOHNA ROAD, GURGAON-122018.

Notice is hereby given that the National Company Law Tribunal Allahabad Bench has ordered the commencement of a corporate insolvency resolution process of the **Hipad Technology India Private Limited** on 09 December, 2020.

The creditors of **Hipad Technology India Private Limited**, are hereby called upon to submit their claims with proof on or before 24th December, 2020 to the interim resolution professional at the address mentioned against entry No. 10.

The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means.

Submission of false or misleading proofs of claim shall attract penalties.

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MEDICAL SAFETY

US says yes to emergency use of Pfizer-BioNTech vaccine

According to the FDA, the vaccine has met the statutory criteria for issuance of an emergency use authorisation, provides clear, effective evidence in preventing Covid-19



A nurse holds a phial of the Pfizer-BioNTech vaccine

PRESS TRUST OF INDIA
Washington, December 12

THE US HAS given a final nod for the emergency use of Pfizer's Covid-19 vaccine, paving the way for its use in the country worst-hit by the pandemic, with the first dose set to be administered in less than 24 hours. The US Food and Drug Administration (FDA) issued the emergency use authorisation (EUA) to the vaccine developed by American pharmaceutical giant Pfizer and its German partner BioNTech to combat the disease that has killed over 294,000 people in the country.

"Today our nation has achieved a medical miracle. We have delivered a safe and effective medicine in just nine months," US President Donald

The US is the first nation in the world to produce a verifiably safe and effective vaccine

Trump said in a video soon after the FDA approval.

"We have delivered a safe and effective vaccine in just nine months. This is one of the greatest scientific accomplishments in history. It will save millions of lives and soon end the pandemic once and for all. I am thrilled to report that the FDA has authorised the Pfizer vaccine," Trump said.

The US is the first nation in the world to produce a verifiably safe and effective vaccine. Today's achievement is a reminder of America's unlim-

ited potential, Trump said, adding that it would be provided free to Americans. "I'm proud to say that we have made sure that this vaccine will be free for all Americans. Through our partnership with FedEx and UPS, we have already begun shipping the vaccine to every state and zip code in the country. The first vaccine will be administered in less than 24 hours," Trump said. FDA Commissioner Stephen M. Hahn described it as a "significant milestone" in battling this devastating pandemic that has affected so many families in the US and around the world.

In a statement issued late Friday night, FDA said that it has determined that the vaccine has met the statutory criteria for issuance of an EUA.

'SBI will prefer co-origination models of lending to MSMEs'

PRESS TRUST OF INDIA
New Delhi, December 12

SBI WILL PREFER the co-origination model to cater to the financing needs of MSMEs and collaboration with fintechs is a good idea as it helps in assessing the risk profile of the borrower in a better manner, its chairman Dinesh Kumar Khara said on Saturday. Pointing out that MSMEs are constrained today in terms of cash flows, time gap in realising receivables, among others and also the level of lenders' confidence in funding them, Khara said collaborating is a better model than lending directly to MSMEs.

"The fact of the matter is that today not many NBFCs have come in this space. And of late, when it comes to finding solutions, we feel that apart from lending directly to the MSMEs, there is a way forward in terms of collaborating with these NBFCs along with the biggest fintechs who have the ability to process the structured and unstructured (financial) data to have a better sense in terms of assessment of risk," Khara said.

Based on that assessment, he said, bankers feel very comfortable in lending to the MSMEs. He was speaking at a webinar on financing the unfinanced organised by the Global Alliance for Mass Entrepreneurship (GAME).

There could also be another option of financing based on the cash flow and not on the basis of balance sheet because very often it is observed that the balance sheet and the financial statement are not available in a form which is expected by any banker, he added. Also, there is a broad spectrum of MSMEs in the country which work in a host of areas and often the kind of financial information coming from them is not very organised, Khara explained.

To the extent where the data is fully organised, which is more like any other large corporate, it is the kind of spectrum which SBI is engaging with, he said.

punjab national bank
...the name you can BANK upon!
Oriental Bank of Commerce • United Bank of India
Circle Office, 1-2, Raghunath Nagar, M.G Road, Agra
Empanelment of Recovery Agency/Supporting Agency
Under SARFAESI Act, 2002

Applications are invited from all companies with sufficient experience of recovery and who have undergone necessary training for recovery in non-performing assets as per RBI guidelines, to be nominated as recovery agency and Supporting agency under SARFAESI Act. Interested institutions can submit the application along with their detailed bio-data to the above address of the bank within 10 days from the date of advertisement. Detailed information can be obtained from the Regional Office: Agra, 1-2, Raghunath Nagar, Mahatma Gandhi Road, Agra.

Deputy Circle Head

Place: New Delhi
Date: 11.12.2020

For National Fertilizers Limited,
Sd/-
(Ashok Jha)
Company Secretary

NATIONAL FERTILIZERS LIMITED

(A Govt. of India Undertaking)
CIN : L74899DL1974G0107417

Registered Office: Scope Complex, Core - III, 7, Institutional Area,

Lodhi Road, New Delhi 110003, Telephone: 011-24360066, 24361252

Website: www.nationalfertilizers.com, E-mail ID: investor@nfl.co.in

ADDENDUM TO 46TH ANNUAL REPORT- COMMENTS OF COMPTROLLER & AUDITOR GENERAL OF INDIA (C&AG).

Annual Report of the Company for the Financial Year 2019-20 was posted on the website of the Company www.nationalfertilizers.com and sent only by electronic mode to those Members whose e-mail addresses are registered with the Registrar and transfer agent / Depositories. Addendum to the Annual Report with respect to the Comments of the Comptroller and Auditor General of India (C&AG) under Section 143(3)(b) of the Companies Act, 2013 on the Financial Statements (Standalone and Consolidated) of the Company for F.Y. 2019-20 had been sent to the members of the Company through e-mail and also available on the website of the Company www.nationalfertilizers.com. The same forms part of the Annual Report for the F.Y. 2019-20.

For National Fertilizers Limited,
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(Ashok Jha)
Company Secretary

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