

**OPINION, P2**

'Curiouser and curioser'

ACROSS THE AISLE, P CHIDAMBARAM

**MIND & GAMES****MAKING SENSE OF THE 'MOB' MENTALITY**

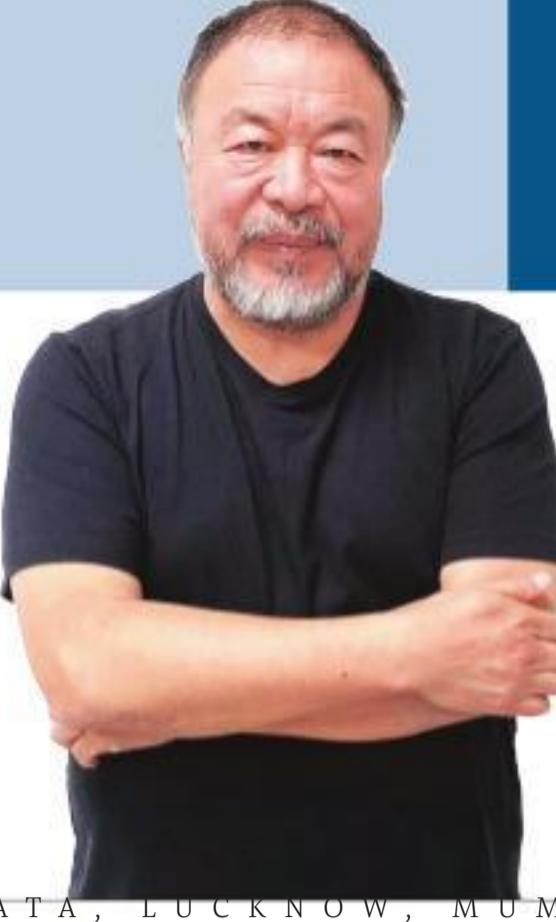
Why do some mass gatherings turn violent? Experts in crowd behaviour say there's still much to learn **Page 10**

**FE LINES****Monogram magic**

An expressive, as well as captivating monogram can act as a great tool for brand recall **Page 6**



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Incisive works of art portray the human predicament in conflict zones **Page 7**

NEW DELHI

SUNDAY, JANUARY 17, 2021, 18 Pages, ₹10 (Patna ₹11, Raipur ₹10)

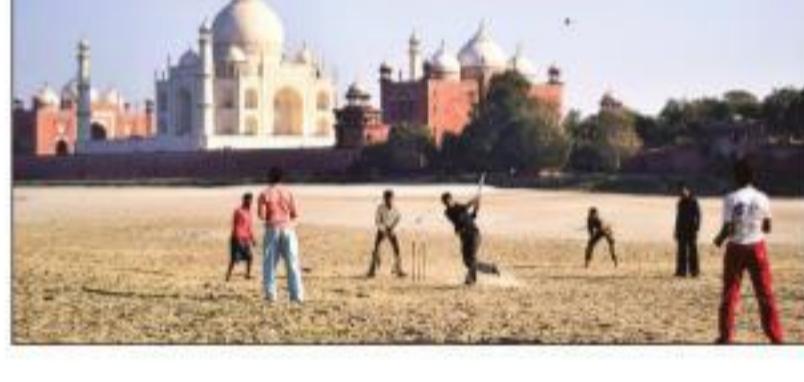
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**WHAT'S INSIDE****SPOTLIGHT, P5****Turning the clock back**

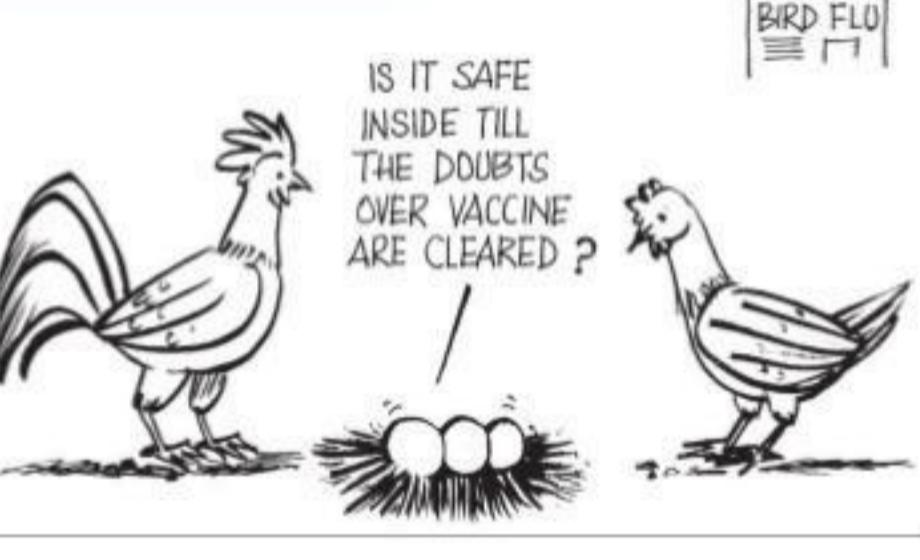
Staying at home has not only changed our lives, but also our routines. A big casualty has been our body clock, which has led to erratic sleep and disrupted schedules. Now, when the world will soon get back to normal, can we return to our original routines?

**WORDS WORTH, P4****A romance with the pitch**

Ramachandra Guha pens a passionate ode to the game and his love for it

**ODD & EVEN**

ROHINI PHORE

**QuickPicks****Merkel's party elects Laschet as leader to continue her legacy**

GERMANY'S DOMINANT party voted for continuity on Saturday by electing Armin Laschet as leader, opting for the candidate who most resembles outgoing chancellor Angela Merkel in policy and style, reports Bloomberg. Laschet beat long-time Merkel critic Friedrich Merz. **PAGE 11**

**Farmer union in SC: Remove panel members, select new**

A FARMER union requested the Supreme Court on Saturday to remove the remaining three members of the committee it had set up to resolve the impasse over the three contentious farm laws, and select people who can do the job "on the basis of mutual harmony", reports PTI. **PAGE 3**

**PPP TAKE-OFF****Sky not the limit for airport privatisation**

**No cap on number of airports an operator can bid for**

FE BUREAU  
New Delhi, January 16

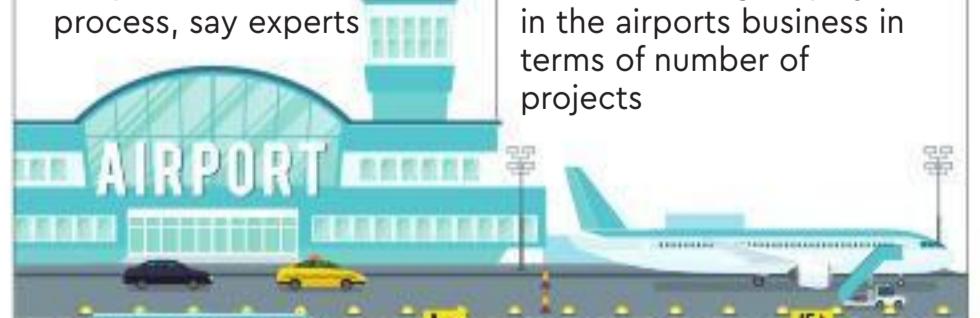
A GOVERNMENT-APPOINTED COMMITTEE has dropped the proposal floated by the civil aviation ministry to restrict the number of airports a private operator can bid for under the public-private partnership model.

Sources in the government said the committee, after examining the market, came to the conclusion that there are not enough players in the sector to take up airport privatisation, so putting any kind of cap would

**GROUND CLEARANCE**

A govt-appointed committee has dropped the proposal floated by the civil aviation ministry

Since there are not enough players to take up airports, putting a cap would delay the privatisation process, say experts



financialexpress.epaper.in

**FE BUREAU**

New Delhi, January 16

BIGBASKET AIMED to go public in the coming years, co-founder & CEO Hari Menon said without mentioning a specific timeline.

In 2020, the Adani Group emerged as the largest player in the airports business in terms of number of projects

jects in a round of auction.

The government is likely to invite bids for privatisation of Varanasi, Calicut, Patna, Amritsar, Bhubaneswar, Ranchi, Coimbatore, Trichy, Indore and Raipur airports in the next round and the guidelines once finalised would not have any restrictive clause, sources said.

The proposal for putting some kind of restriction on number of projects one operator can bid for was mooted last year with Adani Group winning all six projects in the 2019 airport privatisation bids.

The airports on offer were Jaipur, Guwahati, Thiruvananthapuram, Mangaluru, Ahmedabad and Lucknow.

In 2020, the Adani Group emerged as the largest player in the airports business in terms of number of projects after it struck a deal to acquire the controlling 74% stake in Mumbai International Airport (MIAL) from the GVK Group and other partners.

Continued on Page 18

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Continued on Page 18

NRIs, HNIs made most of buyers' market in 2020; trend likely to continue

RISHI RANJAN KALA  
New Delhi, January 16

THE LUXURY RESIDENTIAL market in Delhi NCR made a promising comeback in 2020 with developers selling 929 units priced over ₹1.5 crore during the year. Though sales were down 34% Y-o-Y, market watchers say the numbers will rise as demand is mainly being driven by NRIs and HNIs, who are exploring projects with world-class amenities and property management, among other factors.

Developers and analysts point out that 2021 will witness more traction in the luxury segment as NRIs and HNIs who have been scouting the market for deals will finalise their transactions in the first half of 2021.

Although sales in luxury housing in Delhi NCR in 2020

were lower on an annual basis, its share of total sales have risen marginally. As per Anarock research, NCR saw total housing sales of more than 23,220 units, of which nearly 4% was luxury, priced at ₹1.5 crore and above. In 2019, total sales were 46,910 units, of which 3% was luxury.

Anarock Property Consul-

tants chairman Anuj Puri says the scintillating highs that luxury housing experienced in earlier years, especially as a good investment class, are over for good. Today, end users are driving majority of sales. Ever since demonetisation, in late 2016, developers have also significantly curtailed supply within this category, which positively impacted the segment in shedding its previous unsold stock.

"In 2020, while affordable and mid segments continued to drive housing demand, luxury sales saw some movement in NCR despite the pandemic. This is also because the pandemic did not hit this buyer-class economically as much as it did the middle class," Puri said.

Continued on Page 18

**VACCINATION DAY****INDIA TAKES A JAB AGAINST COVID**

- Begins world's largest inoculation drive
- 1,65,714 get vaccine on Day 1
- No hospitalisation reported after dose



A medic administers the vaccine to a frontline worker in the presence of Union health minister Harsh Vardhan in New Delhi on Saturday



Health workers perform aarti before vaccination begins at Cooper Hospital in Mumbai

**FE BUREAU**

New Delhi, January 16

The Union health ministry said 1,65,714 beneficiaries were inoculated with Covid-19 vaccines till 5.30 pm across India on the first day at 3,351 session sites. Sanitation worker Manish Kumar became the first recipient of the vaccination drive at Delhi's All India Institute of Medical Sciences (AIIMS), the ministry said. "I had good sleep last night, came here (hospital) in the morning and talked to the other staff who were to get the shot," the 34-year-old who got a

**Narendra Modi on Twitter**

"This is a day of pride, a celebration of the prowess of our scientists and hardwork of our medical fraternity, nursing staff, police personnel and sanitation workers"

agement plan to tackle the coronavirus outbreak, Serum Institute of India's Adar Poonawalla and West Bengal minister Nirmal Majhi also received their first shot of the two-dose vaccine. Addressing the nation ahead of the launch, the PM reminded people that two doses of the vaccine are very important and asked them to continue with masks and social distancing even after receiving the jabs.

Reassuring people that emergency use authorisation was given to the two 'made in India' vaccines only after scientists were convinced of their safety and effectiveness, he said the vaccines will ensure a decisive victory for the country over the coronavirus pandemic, he said. "Dawaai bhi, kadaai bhi," Modi said, asking people to guard against complacency and follow Covid-19 appropriate behaviour.

Striking an emotional chord, Modi spoke of the disruption the pandemic had caused to people's lives, isolating victims of the coronavirus and denying the dead traditional last rites.

Continued on Page 18

**Bharat Biotech to compensate for Covaxin adverse effects**

BHARAT BIOTECH, which has received a government purchase order for supply of 55 lakh doses of Covaxin, a Covid-19 vaccine, will pay compensation to recipients in case of any 'serious adverse' effects experienced after receiving the antidote.

A consent form to be signed by the vaccine recipients said, "In case of any adverse events or serious adverse events, you will be provided medically recognised standard of care in the government designated and authorised centres and hospitals. The compensation for serious adverse event will be paid by sponsor (BBIL) in case if the SAE is proven to be causally related to the vaccine," the form said.

Continued on Page 18



by the youth and for the youth."

Modi said India today has the world's third-largest startup ecosystem. The country has more than 41,000 startups of which more than 5,700 startups

are in the IT sector. As many as 3,600 startups operate in the health sector, while nearly 1,700 startups are present in the agriculture sector, the PM said, emphasising that these startups are changing the "demographic characteristics of businesses". "The biggest USP of the startup world is its disruption and diversification capacity," Modi said.

Through the GeM portal, local startups have been given the opportunity to participate in government tenders at par with big companies.

Continued on Page 18

**HIGHER INCOME****HDFC Bank Q3 net rises 18% y-o-y**

FE BUREAU  
Mumbai, January 16

HDFC BANK ON Saturday reported an 18% year-on-year (y-o-y) growth in net profit for the quarter ended December ₹8,578 crore on the back of a 15% y-o-y rise in net interest income (NII) to ₹16,317.6 crore, with non-interest income growing 11.6% y-o-y. The bank's non-bank subsidiary reported loss during the quarter.

The bank's provisions rose 12% y-o-y to ₹3,414 crore. In a statement, HDFC Bank said total provisions for the current quarter includes contingent provisions of approximately ₹2,400 crore for proforma non-performing assets (NPA).

It said if it had recognised as bad the accounts which were not declared NPA till August 31, 2020, under the Supreme Court's orders, the pro forma gross NPA ratio would have been 1.38% as on December 31, 2020.

Continued on Page 18

**HEALTHY BANKING****RBI for more measures to improve governance at banks, NBFCs: Guv**

FE BUREAU  
Mumbai, January 16

INTEGRITY AND QUALITY of governance are key to good health and robustness of banks and non-banking financial companies (NBFCs), Reserve Bank of India (RBI) governor Shaktikanta Das said Saturday, adding that the regulator plans to issue some more measures on improving governance at regulated institutions. Any discussion on a bad bank must happen between the government and private players, and the RBI will consider such a proposal once presented with it, he said in response to a question at the Nani Palkhivala memorial lecture.

Recent events in the rapidly evolving financial landscape have led to increasing scrutiny of the role of promoters, major shareholders and senior management vis-à-vis the role of the board and the RBI is constantly focused on strengthening the related regulations and deepening its supervision of

financial entities, he said. "A good governance structure will have to be supported by effective risk management, compliance functions and assurance mechanisms"

— SHAKTIKANTA DAS,  
RBI GOVERNOR

financial entities, he said.

"A good governance structure will have to be supported by effective risk management, compliance functions and assurance mechanisms."

Continued on Page 18

**Luxury housing sales rise in Delhi-NCR**

Delhi NCR: Sale of housing units above ₹1.5 crore

Gurgaon 530 362 Noida 596 292 Greater Noida 455 139 Ghaziabad 0 39 Faridabad 16 10

Source: Anarock Property Consultants  
Sales (Units)

■ 2019 ■ 2020

530 362 596 292 455 139 0 39 16 10

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# Opinion

SUNDAY, JANUARY 17, 2021

"CURIOSER AND CURIOSER!" CRIED Alice (she was so much surprised, that for the moment she quite forgot how to speak good English);"

That's what I almost said when I read the statement of Ms Nirmala Sitharaman, the finance minister (FM), that she will draft a Budget "which is a Budget like never before". It is also what many people said when they read the names of the four members of the Committee (all pro-Farm Laws) appointed by the Supreme Court to hold discussions with everyone concerned on the disputed laws.

## Contemptuous attitude

This land, where we live, is becoming stranger and stranger by the day. Is it not strange that a democratically elected government will remain stubborn even as the protests by farmers in the bitter cold of Delhi enters its 55th day (when you read this column)? Is it not strange that the government will call the protesting farmers for talks even while its Ministers and party leaders, and the Attorney General, call them Khalistanis (meaning secessionists)?

Strange facts are tumbling out of the closet. Ms Anjali Bhardwaj, an enthusiastic Right to Information Act (RTI) activist, applied under the RTI to various departments of the government for information on the Farm Laws; in particular, on the 'dates of all consultations to discuss the proposed laws' and the 'minutes of all such meetings/consultations'. Every CPIO reported that "this CPIO does not hold any record in this matter" and tossed her questions to another department. Yet, the government in its affidavit before the Supreme Court swore that the affidavit was being filed "for the purpose of dispelling the erroneous notion that the protesters have peddled that the Central Government and the Parliament never had any consultative process or examination of any issues....". Note the words "protesters have peddled" spat out contemptuously in a solemn affidavit.

After newspapers exposed the 'nil' RTI response, the Ministry of Agriculture hurriedly clarified that the information could not be given because the matter was *subjudice* in several Courts! As Alice would say, it gets 'curiouser and curiouser'.

## No consultations

The fact is that there was no consultation on the proposed Farm Bills with the farmers or agricultural economists before the Ordinances were promulgated on June 5, 2020.

Besides, the Bills were passed by so-called voice votes brushing aside demands for a full discussion (or a reference to a Parliamentary Select Committee) and voting by division. A large section of the farmers does not want the offending laws. They point to Bihar where the Nitish Kumar-led government removed the APMC Act a few years ago. The result: the Bihar farmer sells paddy at ₹800 per quintal while the MSP is ₹1850.

The farmers want the laws to be repealed, the government justified the laws and asked the farmers' representative to discuss the Acts clause-by-clause! Please notice the irony: the government that rammed the Bills through the Rajya Sabha without a

## ACROSS THE AISLE

P Chidambaram



# 'Curiouser and curiouser'



A farmer during the ongoing agitation over the new farm laws, at Singhu border in New Delhi

## INSIDE TRACK

COOMI KAPOOR

### PMO for patch-up

The rivalry between the Serum Institute of India and Bharat Biotech became open knowledge after the heads of both took veiled digs at each other publicly. The PMO immediately intervened, directing the two vaccine manufacturers to issue a joint letter that they were coordinating in the fight against the pandemic. It is unclear who was responsible for influencing the expert committee on vaccine approval to grant immediate clearance to Covaxin on January 2. Earlier, the minutes of the expert committee meeting reveal that Bharat Biotech was asked to first submit additional research data as the company had not completed its Phase III trials. Within a day, the panel re-convened to okay the vaccine. While Bharat Biotech has the PM's blessings, the move to give its vaccine instantaneous clearance seems to have stemmed partly because of Subramanian Swamy's embarrassing tweet that an Indian product was being accorded step-motherly treatment and ran counter to the RSS's and Modi's Atmanirbhar Bharat campaign.

### Caustic farewell

Before his departure from India, US Ambassador Kenneth Juster laid the foundation stone for the new US Chancery building in New Delhi along with Union Minister Hardeep Singh Puri and Deputy CM of Delhi Manish Sisodia. But uncertainty remains over the funding for the new structure. The US Congress presumes that the money will come from the auction of Lincoln House, the former US Chancery building in Mumbai. But though vaccine manufacturer Adar Poonawalla had emerged the top bidder in the auction held many years back, he has withheld full payment since he is unable to take possession due to inter-ministerial wrangling which has blocked the land's transfer. Significantly, Juster cautioned in his farewell remarks that some policies of the government would deter foreign investment and trade.

### Help is problem

Pollster Prashant Kishor was hired by Mamata Banerjee's nephew Abhishek Banerjee to counter the BJP challenge. But Kishor instead of helping has become part of the problem. Many senior Trinamool leaders recently quit the party, partly because Kishor ruffled multiple feathers. As his interviews suggest, Kishor talks as if he is the party boss, not a professional adviser hired on payment of substantial fees. His band of young, pushy, inexperienced workers advises on selection of candidates, campaign theme, voter-contact and managing social media sites of party candidates. Naturally, they have generated resentment among the Trinamool rank and file.

and Dr Jahangir Aziz — have reiterated that these measures should be taken at least now to revive growth. Recall that the GDP, at constant prices in the three years preceding the pandemic was 2017-18: 131.75; 2018-19: 139.81; and 2019-20: 145.65 lakh crore rupees. According to the First Advanced Estimates, the GDP in 2020-21 will be ₹134.40 lakh crore. That means, just to return to the GDP level of 2019-20, the economy has to grow at 8.37 % in 2021-22. A growth rate of anything less will mean that the economy that will lose ₹11 lakh crore (at constant prices) in 2020-21 will suffer a further loss in 2021-22. At current prices, which will be better understood by lay people, the loss in 2020-21 will be ₹9 lakh crore (\$120 billion).

What can the FM do to push the growth rate to 8.37 % in 2021-22? With revenues under stress (because not enough was done to stem the rate

of decline), I doubt if she will make cash transfers or cut tax rates. She could step up total government expenditure and (1) implement a rescue plan for MSMEs and (2) invest more in infrastructure. On the other hand, there will be *more strident claims* for increase in (3) Defence expenditure and (4) Health infrastructure. Something has to give, and I fear it will be the MSME rescue plan and Health infrastructure.

The FM is right if her statement had alluded to the *context* of Budget 2021-22. In terms of *content*, however, I just hope she does not disappoint the people as she has done during the pandemic year.

(The Oxford English Dictionary says 'curiouser and curiouser' means 'more confounded')

Website: [pchidambaram.in](http://pchidambaram.in)  
Twitter @Pchidambaram\_IN



**Rise of B L Santhosh**  
The recent BJP organisational reshuffle which disempowered RSS

# Following right process

Irrespective of their position, Manchester United are still behind Liverpool, Manchester City in many aspects

## RINGSIDE VIEW



Shamik Chakrabarty

ON THE FACE of it, in a Covid-ravaged world, sport offers very little context. A second and potentially more infectious variant of the novel coronavirus is wreaking havoc in UK. People are dying, major economies are reeling and job losses have been forcing families to make ends meet. And yet, the English Premier League is still being keenly followed across the globe, as also the fascinating Australia versus India Test series Down Under. Elite sport has provided a temporary escape route to fans amid the Covid gloom.

Manchester United versus Liverpool is biggest club football rivalry in the world, along with Real Madrid versus Barcelona. And after many years, United are going to play a match at Anfield as the Premier League leaders in January. For the first time since Sir Alex Ferguson's title-winning farewell season in 2012-13, United top the table, three points ahead of defending champions Liverpool. It's a shame that

such a high-octane fixture will be played before empty stands, but millions of fans will be watching on TV, keeping Covid-forced troubles at arm's length for those 90 minutes on Sunday.

United are unbeaten in 11 matches in the league. Last season, a 2-0 loss at Anfield saw them trail Liverpool by 30 points. A year down the line, they have their nose in front. Have United turned a corner under Ole Gunnar Solskjaer? A tally of 36 points from 17 matches attests progress. Of course, in a strange season that is allowing very little recovery time between matches, and injuries and illnesses crippling almost every team, there's a marked change in playing styles. Teams like Liverpool are not playing their usual high-press football, for that is high-risk as well.

United have benefited from the change, at the same time, however, they have thrived on some world-class presence in their side. Bruno Fernandes has become the first player to win the Premier League Player of the Month award four times in a calendar year. Marcus Rashford has improved a lot, although his finishing still remains a weak area. Edinson Cavani has brought in quality and of late, Paul Pogba has sprung to life, letting his foot do the talking. When on song, Pogba becomes the team's x-factor. United have also learnt to



Liverpool's Mohamed Salah in action with Manchester United's Harry Maguire

eke out wins when they aren't playing well. An injury-time winner against Wolverhampton Wanderers and a hard-fought win over Burnley spoke volumes for their resolve.

Solskjaer deserves credit for his handling of Pogba, completely ignoring the player's motormouth agent Mino Raiola. Unlike Mikel Arteta's management of Mesut Ozil at Arsenal, the United manager didn't make Pogba an outcast. He has rather brought out the best in the World Cup winner. It has augured well for the team.

At the same time, United have floundered in big games this season. A humiliating 6-1 loss to Tottenham Hotspur happened early in the season, when the players still didn't have miles in their legs. But defeats to Arsenal and Manchester City in the league and League Cup semi-final respectively put Solskjaer's big-game nous under the scanner. The spectacular choke at Leipzig that ended United's Champions League campaign this term, had been the worst.

As Solskjaer spoke to the press on Friday to preview the Liverpool game, he said a win at Anfield would be an upset. "If you look at the last few seasons, it would be an upset and be a shock. Our position at the moment is product of all our hard work. We deserve to be where we are at the moment, but not many would have thought of another word than an upset if you had said it six weeks ago," Solskjaer told reporters.

Liverpool haven't lost at Anfield in the

Premier League since May 2017 and United are winless in their last five visits there. So Solskjaer wisely played down his team's chances. But make no mistake, deep down he knows that this is an excellent opportunity to get one over on Liverpool. The defending champions have collected only two points from their last three matches, having been held to draws West Bromwich Albion and Newcastle United, and losing 1-0 at Southampton. Without Virgil van Dijk, Liverpool's defence looks iffy, bereft of a leader. But the lengthy break before the United game has given Liverpool manager Jürgen Klopp enough time to fix certain issues and up the ante.

Solskjaer's United are still a work in progress and irrespective of their league position at the moment, they are behind Liverpool and Manchester City in many aspects. But they are following the right process and getting closer.

As Liverpool legend Jamie Carragher has said, a United win at Anfield on Sunday would "send shockwaves through the Premier League".

"I still think people think United may fall away and Liverpool will still got that edge. But if they win at Anfield that would send shockwaves through the Premier League," Carragher told Sky Sports.

An upset win will add momentum to United's title-push. A defeat will give them the opportunity to reassess the gap — what needs to be done to bridge it.

## POPULARISING SOLAR ENERGY

# Bengal allows net metering for individual house panels

PRESS TRUST OF INDIA  
Kolkata, January 16

**IN A BID** to popularise solar energy in the state, the West Bengal government has allowed net metering for individual household rooftop solar panels starting from 1 KW, an official said.

Earlier institutional, commercial, industrial and cooperative housing were only allowed the benefit of net metering and that too for 5 KW capacity onward.

The West Bengal Electricity Regulatory Commission in its recent amendments to the Cogeneration and Electricity Generation from Renewable Sources Regulations 2013 had allowed net metering for individual households from 1 KW but had restricted it to 5 KW, a top official told PTI.

"To boost renewable energy



**Earlier institutional, commercial, industrial and cooperative housing were only allowed the benefit of net metering and that too for 5 KW capacity onward**

use, we have allowed net-metering of solar power installation from 1 KW to 5 KW. Now there is no restriction and any-

one can install rooftop solar panel. Earlier regulations did not allow net metering for common households," a WBERC official said.

However, a consumer cannot install solar panels more than its own load. That means if a household has an existing electricity load of 2 KW, his installation cannot be higher than 2 KW even if he has space and interest, a WBERC official said.

The new amendment mandates "gross metering" facilities for solar system installation capacities above 5 KW.

The commercial benefit for a consumer is far less in case of gross-metering compared to net-metering thus making adoption less commercially attractive.

The Union power ministry in its model regulation had provided gross metering over 10 KW solar installations, the official added.

The net metering concept allows to set-off the number of units produced from the total consumption and the consumer pays electricity charges of only what he had derived from the grid or distribution company.

The regulation allows set-off of up to 90% of his solar power generation for any month.

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## Farmer union in SC: Remove remaining three members of panel on agri laws

**Bhartiya Kisan Union Lokshakti urges SC to select people who can do job 'on the basis of mutual harmony'**

PRESS TRUST OF INDIA  
New Delhi, January 16

A FARMER UNION requested the Supreme Court on Saturday to remove the remaining three members of the committee it had set up to resolve the impasse over the three contentious farm laws, and select people who can do the job "on the basis of mutual harmony".

The Bhartiya Kisan Union Lokshakti said the principle of natural justice was going to be violated as those appointed to the four-member committee "have already supported these laws".

In an affidavit, it also sought dismissal of a plea of the central government, filed through the Delhi Police, seeking an injunction against the proposed tractor march or any other kind of protest by farmers, which seeks to disrupt the gathering and celebrations of Republic Day on January 26.

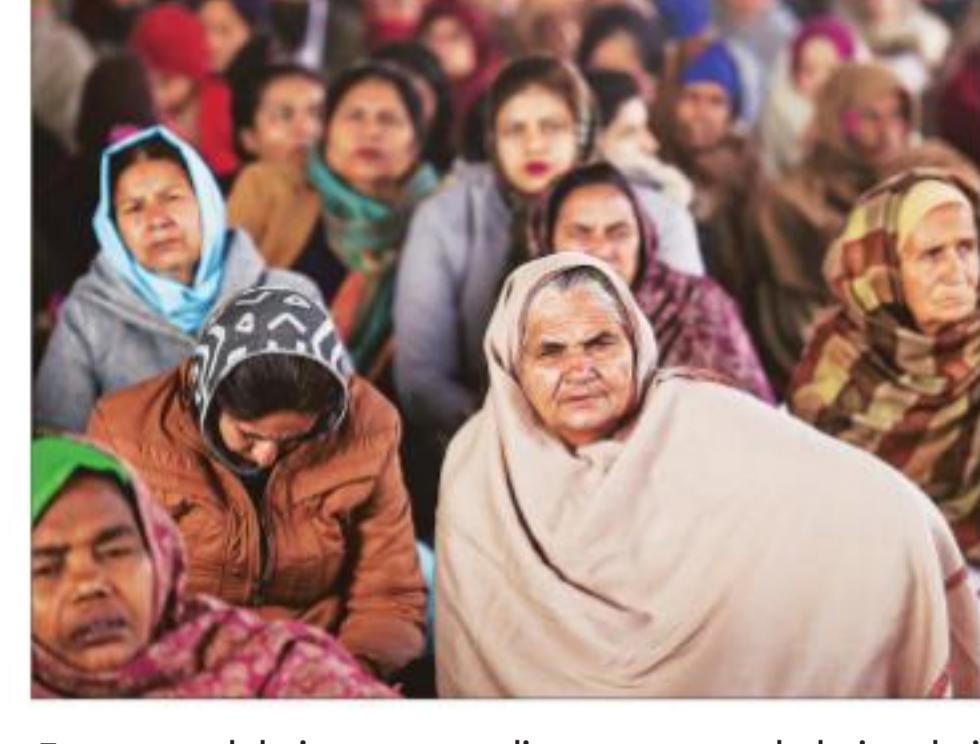
A Bench headed by Chief Justice SA Bobde had agreed to hear on January 18 the Centre's application against the proposed tractor march.

The Bhartiya Kisan Union Lokshakti is one of the 40-plus farmer unions spearheading the agitation on various border points of Delhi for over a month now against the three laws — the Farmers' Produce Trade and Commerce (Promotion and Facilitation) Act, the

Essential Commodities (Amendment) Act, and the Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Act.

Enacted in September 2020, the government has presented these laws as major farm reforms aimed at increasing farmers' income, but the protesting farmers have raised concerns that these legislations would weaken the minimum support price (MSP) and "mandi" (wholesale market) systems and leave them at the mercy of big corporations.

The government has maintained that these apprehensions are misplaced and has ruled out a repeal of the laws.



Farmers and their supporters listen to a speech during their ongoing protest against the new farm laws at Delhi-Haryana Singhu border in New Delhi on Saturday

PHOTO: PTI

## Rlys new norms for iron ore loading seeks to promote domestic value addition

FE BUREAU  
New Delhi, January 16

**THE RAILWAYS HAS** rolled out a new policy governing allocation of rakes and transportation of iron ore, with a view to addressing the requirements of miners and the steel industry and boosting freight loading.

With an eye on the self-reliance mission, higher priority has been given to movement of iron ore for domestic manufacturing activities, and even within this, priority preference will be given to three sets of customers.

These are steel/pig iron-sponge iron/pellet/sinter plant owning customers, having their own private sidings at both loading as well as unloading ends, customers with private siding at either loading or unloading end



and customers without any private siding of their own, relying totally on public godowns/sidings.

Importantly, export traffic shall be given priority 'D'. To differentiate rail-cum-sea traffic from export traffic, the former would have to be accompanied by a self-declaration that such traffic is meant for domestic consumption and the railways will not be held responsible for any wrong declaration submit-

ted by the manufacturer.

Clear guidelines have been issued on how to fully meet the needs of customers by leveraging infrastructure facilities available at loading and unloading ends to the fullest. Under the new policy, existing categorisation based on customers' profile is being done away with and old and new iron ore plants will be treated similarly as far as allotment/loading of rakes is concerned.

With a view to maximising iron-ore movement by the railways, the categories used for priority movement of ore will be based on availability of railway infrastructure developed by the customer for loading/unloading and the nature of movement between various types of sidings. The new policy will come into effect from February 10. Iron ore and steel make up 17% of the total freight loading of IR.

To facilitate 'ease of doing business', customers are free to choose the priorities or combination of priorities for moving their traffic as per eligibility and necessity.

No permission is required to be obtained for choosing priorities or combination of priorities. Moreover, scrutiny of documentation by IR has been removed.

The office of the Eastern Railway director of Railway Movement, Kolkata, responsible for sanctioning the movement of iron-ore traffic, will have no regulatory role in the new policy.

The ERDM will be undertaking analysis of various iron-ore traffic for further improvement of IR's freight loading.

IRB INVIT, INDIA'S first listed infrastructure investment trust, on Saturday said its revenue for the December quarter this fiscal remained almost flat at ₹333 crore.

It had clocked a revenue of ₹330 crore in the corresponding quarter last fiscal year, it said in a statement.

"India's first listed Infrastructure Investment Trust will distribute ₹2.50 per unit for Q3 FY21," it added.

With this, the cumulative distribution for the nine months in FY21 is now ₹6 per unit, which includes ₹4.80 per unit as an interest component and ₹1.20 as return on capital. The cumulative distribution of cash flow for the nine months of FY21 is ₹348 crore, which includes the cash flow distribution of ₹145 crore for the third quarter, the company said.

"It is encouraging to see the traffic rebound across all our projects, resulting in toll collections increasing beyond pre-Covid 19 levels. In the ensuing months, we expect it to improve further corresponding to the recovery in the economy. Additionally, increasing FASTag penetration across the projects helps in managing higher traffic in a more efficient and transparent manner," as per IRB Infrastructure spokesperson.

The trust has set January 21, 2021, as the record date for the distribution and it will be paid/dispatched to the unitholders on or before January 30, 2021.

Meanwhile, WhatsApp has announced delaying by three months the implementation of the new privacy policy.

The policy has faced a massive backlash with tens of millions of its users moving from the platform to rivals like Signal, Telegram.

The policy change was originally scheduled to come into effect on Feb 8, the company said.

It has clarified that the update does not affect data sharing with Facebook with regard to personal conversations or other profile information and only addresses business chats in the event a user converses with a company's customer service platform through WhatsApp.

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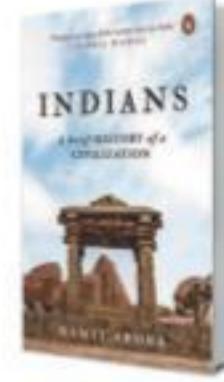
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# Words Worth

SUNDAY, JANUARY 17, 2021

ON THE SHELF



INDIANS: A BRIEF HISTORY OF A CIVILIZATION  
Namit Arora  
Penguin  
Random House

## A romance with the pitch

An aspiring cricketer-turned-historian, Guha pens a passionate ode to the game and his undimmed love for it

ASHUTOSH BHARDWAJ

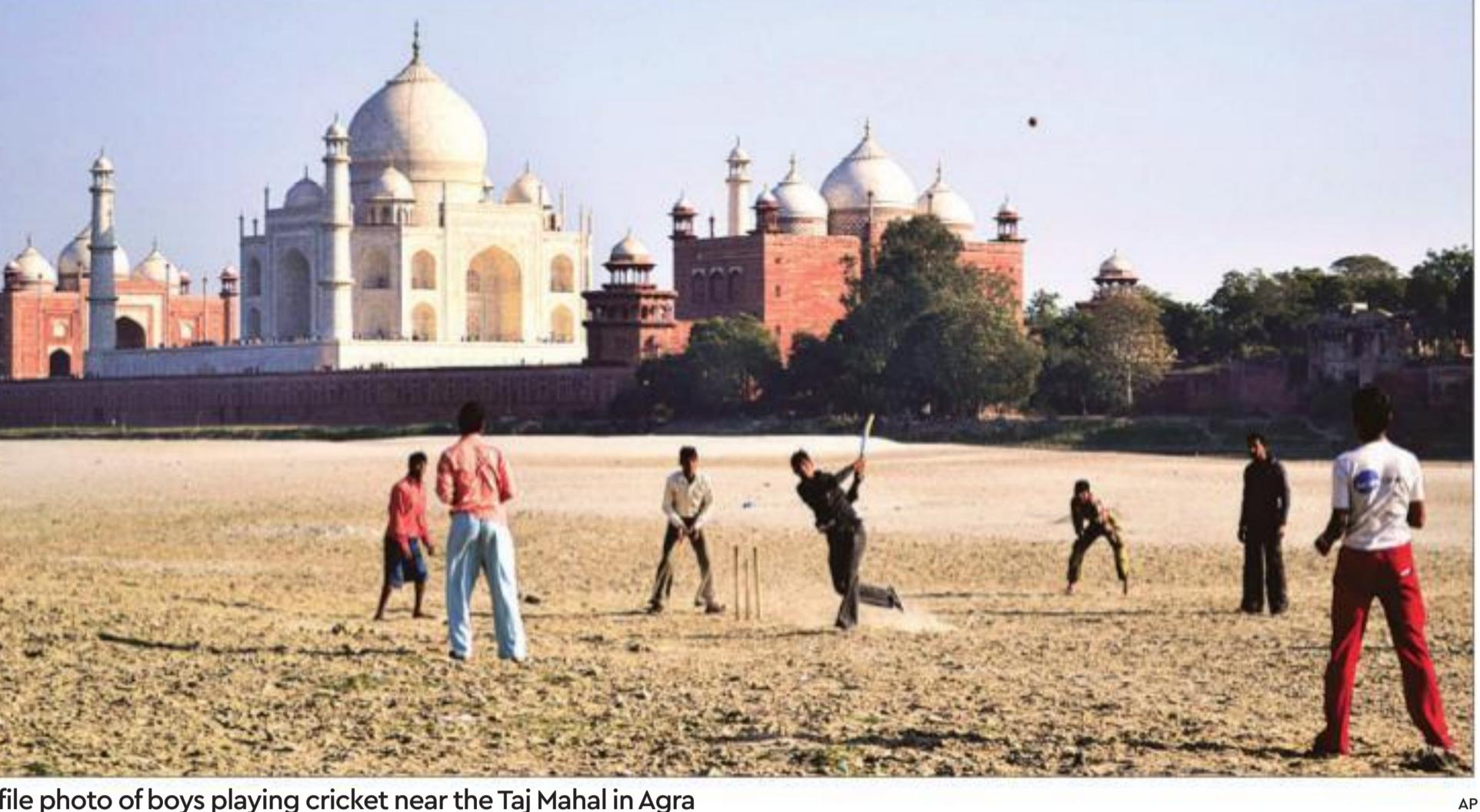
**N**EVER BEFORE, AND never since surely, will any book of mine so completely bring together my work and my life." Ramachandra Guha wrote in his previous book on cricket, *A Corner of a Foreign Field: The Indian History of a British Sport*.

These words perhaps can also be said about his new book, *The Commonwealth of Cricket: A Lifelong Love Affair with the Most Subtle and Sophisticated Game Known to Mankind*, reflective of the many ways his life has been deeply entwined with the sport. So intimate is this book that Guha vividly records the moment he went home soon after his first child was born, his wife still in hospital, and read a particular chapter from *Beyond a Boundary*. Why does a father, whose only yearning for his first two decades was to be a cricketer, turn to a tragic episode about the unfulfilled promise of a cricket player at the birth of his son? Guha leaves it to readers to interpret.

The previous work was a sociological history of the sport in India; the latest one is a romance written by a historian who always carries a notebook, and locates connections and causalities in seemingly disparate incidents.

Karnataka's victory over Bombay in the Ranji trophy semi-final in March 1974 is the watershed moment in Indian domestic cricket. It ended Bombay's domination and led to the decentring of the sport. This was the year Guha joined college. Years later, when Sachin Tendulkar played his first Test match in November 1989, Guha published his first book in the same month. Let's not spoil it by calling it a mere chance.

There are historians and there are autobiographers—and there are also lovers. But not all historians are in love with the language, and not many lovers

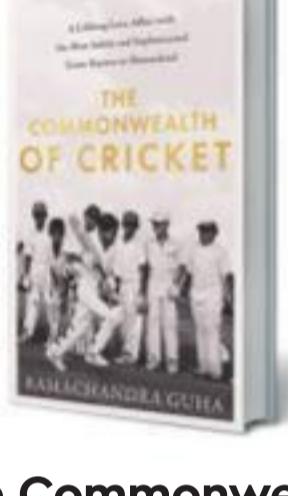


A file photo of boys playing cricket near the Taj Mahal in Agra

write great letters. Guha can be read for the sheer joy of his stylistic prose alone. He weaves a novelistic narrative, marked by unexpected twists and turns. In a supremely crafted paragraph, for instance, he describes a cautious innings played by the Pakistani batsman Mudassar Nazar that he had been watching live in Bangalore. Guha then introduces his equally cautious father Nazar Mohammed into the narrative via the match commentator Lala Amarnath, before he suddenly turns to the "off the field" risks Nazar had taken when he courted the already married singer Nur Jehan. In a few delightful sentences Guha traverses a large territory—the joys of watching a match live, the cricketer father and the son, the adventures of the father and the memories of the commentator.

Obviously then, writing on cricket is a therapy for him. He slipped into deep depression after the demolition of the Babri Masjid and could overcome his block only after his keyboard began speaking the vocabulary of the sport. Perhaps it's not without reason that after the two staggering and scholarly volumes on the Mahatma, his next book is an ode to a sport Gandhi had no love for.

*The Commonwealth of Cricket* begins



**The Commonwealth of Cricket**

Ramachandra Guha  
HarperCollins  
₹699, Pp 360

with Guha remembering his birthplace, Dehradun, and the early years he spent in the city that sowed in him the love for cricket. Here we are introduced to his uncle and first hero N Duraiswami, before Guha and the memoir shifts to St Stephen's in Delhi. For two full decades he pursued the dream of becoming a cricketer before realising his ineligibility for the big game. He began a scholarly life but the game followed him during his travels for professional assignments. The book records marvelous details of the matches he saw and wonderful sketches of the cricketers he met.

One chapter is on his favourite foreign cricketers, some of whom he remembers with great fondness, and a separate one on the Pakistanis. I find his description of Javed Miandad, considered to be a tough fighter, most insightful. Miandad had a running rivalry with his suave teammate Imran Khan. Khan in particular wasn't always fair to his colleague; and yet Miandad did not seem annoyed when Khan in his pompous 1992 World Cup speech ignored his players. Instead, Miandad sympathised with his captain as it was only human to lose restraint in an "intense emotional moment". Such empathy when a complaint would be perfectly understand-

able upends the image we have of the batsman; it is also reflective of the status the book accords to the values the greats are expected to embody.

The two chapters where Guha gets into a fierce argument with several cricketers, newspaper editors and BCCI men are about his tenure as a member with the Supreme Court-appointed Committee of Administrators. When he joined the COA, one of his friends was worried that he might lose the "romantic" in him. Guha thinks he did, a reader of this book might believe otherwise.

Youthful idealism, that rare blend of innocence and integrity, is infectious. Imagine if it pervades your writings in your sixties, a stage when people are allowed to harden. The book is full of instances the scholar came across as "a frothing, blabbering fan" when he met his cricket heroes. Who other than a romantic would propose that the heroes of one's youth shall always be unapproachable, and would give such evocative titles to chapters—*Handshakes with Heroes and Sightings of Sachin?* Guha still remembers a "fried egg, sunny side up" he had seen on a Test cricketer's plate in his teens; and he can hear rich resonance in the names of Sri Lankan players.

This book records an emotion that has not faded with age, a memory that has not gained wrinkles with time, a romance that has retained both its innocence and vulnerability. It was, then, perfectly plausible that at the age of 16 Guha would believe that since he "played with the lads who played with the men who played with the gods", the road to Clive Lloyd "was but two and a half cricket steps" from him. It is this emotion that ensured that the only necktie he possesses is of his home state Karnataka's Friends Union Cricket Club, the apparel he proudly wore at places like King's College, Cambridge; All Soul's College, Oxford; and—with the greatest pleasure—in the pavilion of the Lord's Cricket Ground.

Guha elsewhere quotes Jane O'Reilly that the "one nice thing about sports is that they prove men do have emotions and are not afraid to show them". One nice thing about books on sports is that they prove men do have romances and are not afraid to write about them.

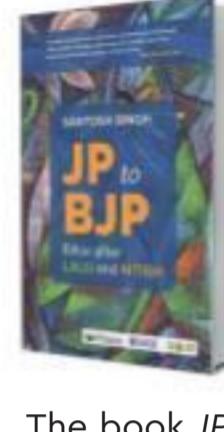
*Bhardwaj is an award-winning writer and journalist. His recent book, The Death Script, received the Atta Galatta Non-Fiction Book of the Year award*

What do we really know about the Aryan migration theory and why is that debate so hot? Why did the people of Khajuraho carve erotic scenes on their temple walls? What did the monks at Nalanda eat for dinner? Arora explores the exciting churn of ideas, beliefs and values of our ancestors through millennia.



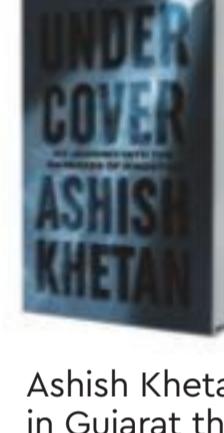
**BE 2.0**  
Jim Collins,  
Bill Lazier  
Penguin  
Random House  
₹1,299

Their book *Beyond Entrepreneurship* left a definitive mark. *BE 2.0* is a new and improved version of the book that Collins and Lazier wrote years ago. In *BE 2.0*, Collins honours his mentor Lazier, who passed away in 2005, and re-examines the original text of his old book.



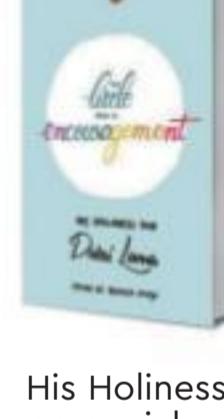
**JP TO BJP**  
Santosh Singh  
Sage  
Pp352, ₹595

The book *JP to BJP: Bihar after Lalu and Nitish* looks closely at the process of saffronisation that has taken place in this landscape, more marked than any other by milestones of political shifts and movements. Singh tracks the important socialists on the national stage for the last 75 years.



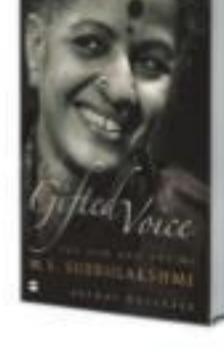
**UNDERCOVER:  
MY JOURNEY  
INTO THE  
DARKNESS OF  
HINDUTVA**  
Ashish Khetan  
Context  
₹499

Ashish Khetan went undercover in Gujarat thrice in four years. He penetrated deep into the world of Hindutva and uncovered a hate-filled universe, where stories of rape and murder are exchanged over a cup of tea. In this book, he reminds us that the Gujarat playbook is now the India playbook.



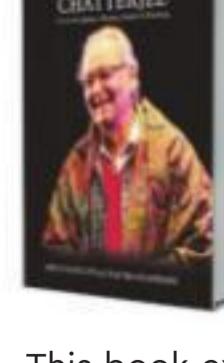
**THE LITTLE  
BOOK OF  
ENCOURAGE-  
MENT**  
His Holiness the  
Dalai Lama  
Penguin  
Random House

His Holiness The Dalai Lama, a perennial source of inspiration, is one of the most eminent spiritual leaders in the world. His life and works have inspired millions of lives. In this specially curated companion volume, His Holiness shares words of encouragement to deal with new realities in the pandemic.



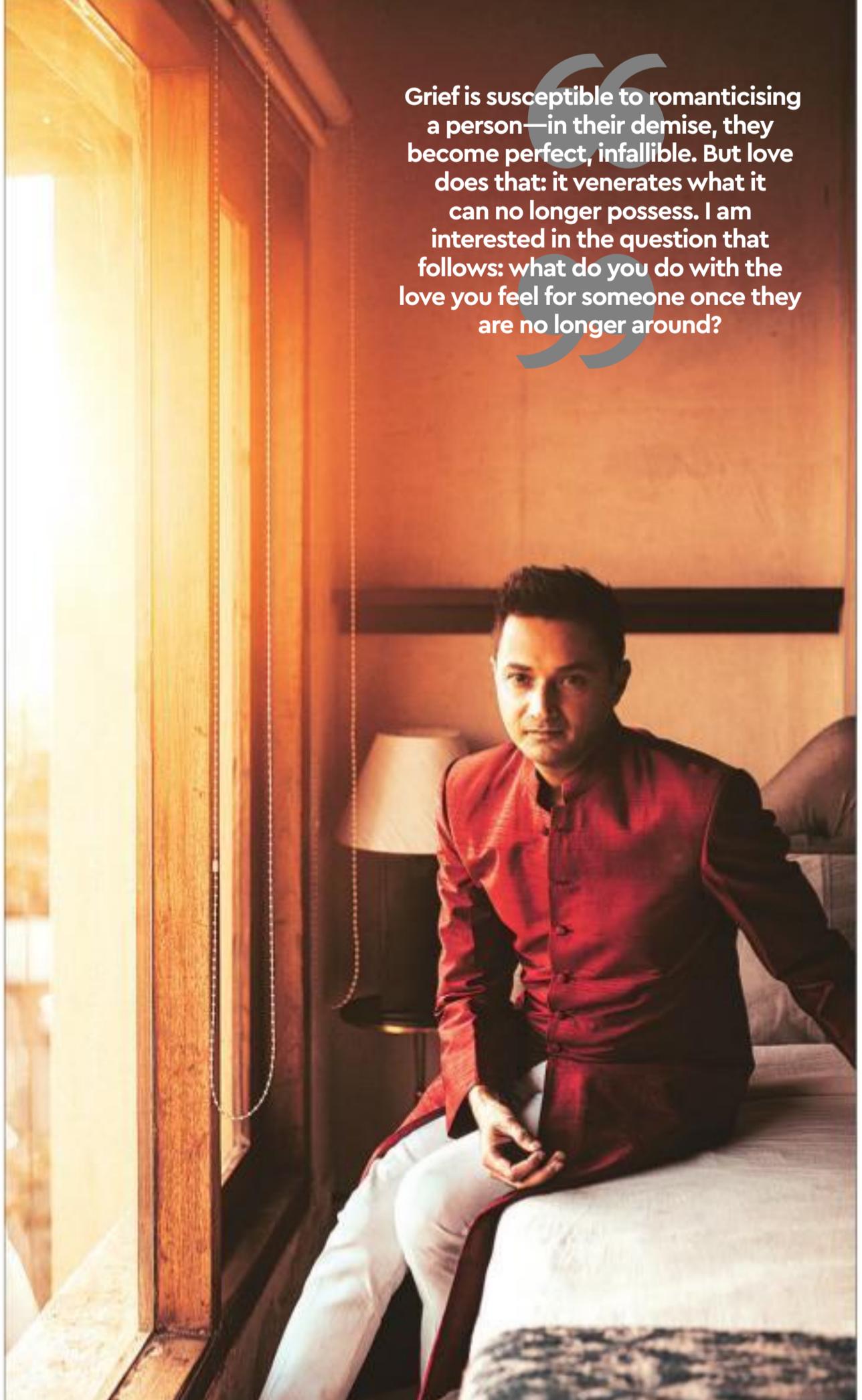
**OF GIFTED  
VOICE**  
Keshav  
Desiraju  
HarperCollins  
Pp520, ₹699

MS Subbulakshmi's life was one of extraordinary achievement. *Of Gifted Voice* looks at her life and times, and the great musical tradition she belonged to and to which she brought so much, against the larger backdrop of developments in the world of Carnatic music.



**SOUMITRA  
CHATTERJEE**  
Arjun Sengupta & Partha Mukherjee  
Niyogi Books  
Pp188, ₹1,250

This book explores the making of Soumitra Chatterjee through his early years and his relationships with Sisir Bhaduri and Satyajit Ray. His 14 films with Ray are a testament to his versatility and virtuosity. He refused to settle in a groove and constantly looked out for fresh challenges.



once they are no longer around? Without a map, and a destination, love turns into grief, although equally it can become aspic for memory. Remembering someone deeply but precisely is the act of keeping them alive across time and space.

It was moving to read about your conversation with American writer Amy Tan. Both of you share memories of the loss of your pets.

I grew to know Amy Tan after she gifted copies of *The Last Song of Dusk* to her book club in 2004. I was fresh out of college with a debut book. She was, and remains, a legend. A part of me was susceptible to criticism I received early on in my writing life — it made me not want to write. Over the last few years, Tan encouraged me — loyalty and lovingly — to return to writing, to find conviction in my work, to focus only on my story. Her faith was the climate in which I restored my conviction, which ultimately brought *Loss* to light. This experience taught me how you can pass on your love as a form of knowledge and stamina, and Tan has done this not only for me but other artists she fostered in America. We share a bond over our love for dogs — we both have rescues, and the deaths of dogs have been spiritually transformative events in our life. A shared wound, and a love for ideas, unites our minds, I think.

"Death has a way of eliminating people who don't recognize your sorrow." You write about how certain friends had dropped off your screen. Isn't it a bit harsh?

Our inability to see someone in their grief is a kind of invisibilisation not only of them but of ourselves in their eyes. I didn't mean to suggest that I cut out the people who didn't sympathise with me during times of loss. I mean that those who do not see me in my sorrow did not see me as I am. The moat between us came from the unrecognised thing.

Faizal Khan is a freelancer

New Delhi

# Spotlight

SUNDAY, JANUARY 17, 2021



## INTERNAL CLOCK

The two main processes that regulate sleep are the circadian rhythm and sleep drive. Circadian rhythm is controlled by a biological clock in the brain. One key function of it is ramping up production of melatonin at night and switching it off when it senses light.

VAISHALI DAR

**D**URING THE LOCKDOWN, Noida-based architect Sumit Singh was confined to his home like everybody else. The restrictions on movement and the extended confinement caused serious alterations in his body clock and sleeping pattern. So much so that even after he resumed commuting to work to Delhi, the 30-year-old father of a toddler hasn't been able to cope. "Getting back to normal was hard to accept, and dealing with it has become exhausting. I had to struggle with my body clock. I had stayed up way past my usual bedtime during lockdown and midnight binges were common. So it's difficult to sleep early now," says Singh, adding, "Even tracking my daily cycle of work could not improve matters... it was more about working and staying indoors, unmanageable meal timings and digital exposure that made my life significantly erratic. I am now struggling to resume my disciplined schedule."

Singh's struggle is sure to resonate with many, as stressed and interrupted routines, increased screen time due to work from home, oddly-timed meals, anxiety, erratic day and night schedules have become the new normals. Naturally now, when the situation is slowly getting back to normal with Covid-19 vaccines being rolled out, many people are finding it difficult to get back to their original body clocks and timetables.

For Mumbai-based IT professional Snehantha Mandal, the big culprit is work from home. Earlier, WFH meant quick meetings or urgent work requirements, but the pandemic blurred the lines, making Mandal work almost 18-19 hours a day. "With offices shut worldwide, IT departments are working round the clock. There have been times we had dinner around midnight. I could not devote time to my eight-year-old daughter," rues Mandal, who ended up working in extreme stress, leading to irregular food habits and weight gain. He now wants to get back to his regular routine. "I am so looking forward to joining regular office, though it's not immediately on the cards... but gradually, we will get back to the regular schedule," says Mandal, who has clients all over the world.

Experts feel working from home has not only changed regular lifestyle, but also disrupted the sleep cycle, which, in turn, can lead to health risks. "WFH of late has led to other problems of mental fatigue and physical inactivity, which have definitely impacted our lives... but the lines between on- and off-work have been so blurred that work pressure has entered the bedroom. Earlier, an average working professional was exposed to the screen for 8-10 hours... that time has now increased to 15 hours or more," offers MS Kanwar, senior consultant, respiratory medicine, Indraprastha Apollo Hospitals, Delhi.

Also, most corporate jobs and private organisations demand crazy work hours and have made employees work 24x7. "Once you finish the day late, you will start the next day late as well. And once you begin the day late, everything from there on is just a rush hour. This sort of work schedule can disrupt the sleep cycle and overall mental well-being," says Manjari Chandra, consultant therapeutic and functional nutritionist, Max Healthcare, Delhi.

The problem lies with our inability to have a routine, says Mumbai-based Luke Coutinho, holistic lifestyle coach, integrative medicine. "WFH knows no end if you do not set a timeline for every task and have a timetable for yourself. The problem also lies with our inability to have a routine. There are so many who are able to keep up with this new normal and yet get in their exercise, sleep, family time and time. The key is discipline. Plan a day according to this approach—from 24 hours in a day, take out eight hours for sleep since that's a priority. This leaves us with 16 hours. How much time do you want to devote to work, workout, play, family, yourself? This way you won't miss out on any other part of life," he advises.

### State of distress

Interestingly, the most famous are the most sleep-deprived, or so it seems. Take, for instance, three-time Grammy-winning violin soloist Hilary Hahn, who posted on Twitter in December: "I have started drinking hot chocolate at 1:30 am. It's either debauchery or a pandemic December."

There also appears to be an interesting link between sleep and entrepreneurship. In 2018, Tesla CEO Elon Musk, perhaps the most famous of the 'chief

processes while in bed, staying away from any bright lights emitted from screens of TV, computer monitors or phone for half an hour before bed time can help," he says.

Kanwar cautions against a disturbed day and night cycle, which can have health implications like obesity, diabetes, cardiac ailments, besides interrupting hormones that regulate appetite. It can also hamper basic cognitive functions of the brain and cause memory loss, reduced concentration and productivity, he adds.

No number of drugs, pills or medicines can ever replace the magic of a good sound sleep, shares Coutinho. "Deep breathing, especially left nostril, an early dinner, honouring the circadian rhythm cycle, weaning off gadgets and artificial light post-sunset, avoiding stimulating and stirring conversations are some of the simple yet effective lifestyle changes that can help cope in the most natural way," he says.

To better manage a busy lifestyle, ayurveda has a very simple algorithm that defines the impact of three elements—Kapha (water and earth), Pitta (heat) and Vaata (air and ether)—during different time zones in a day. These elements flow not only within our body, but also in nature. "Your activities and food choices should support the dominant energy inside and in nature at a given time," says Mumbai-based yoga trainer and naturopathy enthusiast Roopashree Sharma. "A day's schedule is divided into a four-hour cycle starting at 6 am (or sunrise timing) followed by Pitta element at 10 am (time of productivity backed by the biggest meal of the day) and Vaata element at 2 pm (ideal for creative pursuits and problem-solving, one should avoid meals)... and the same is repeated again starting 6 pm (advisable to wind down and eat a light dinner followed by bedtime). Following this will bring us in sync with nature, increasing our efficiencies to draw the maximum out of each time zone during the day, while keeping diseases at bay," adds Sharma, who is also the founder of AtharvanLife, a wellness brand.

It's true that sleep plays a vital role in metabolic health, and food choices can significantly impact the body cycle. "Stress and anxiety can hinder the sleep cycle. Incorporate some complex carbohydrates such as vegetables and millets, as well as sleep-inducing amino acids like tryptophan by consuming foods such as hummus, brown rice, nuts, high-fat yoghurt or salmon," suggests Chandra of Max Healthcare. "Insulin response evoked by the intake of complex carbohydrates stimulates the production of tryptophan, which is converted by our body into serotonin and melatonin, actively relaxing the mind and promoting sleep. On the other hand, late-evening coffee or a sugary snack can negatively impact melatonin levels. Finish the last meal a couple of hours before bedtime and take half a teaspoonful of turmeric or a little saffron before going to bed ensures good sleep," adds Chandra.

### Sleep solutions

Realising that sleep has become a precious commodity, the wellness market today is going beyond categories like food, fitness and mental health to offer sleep solutions. Take, for instance, the charcoal-infused foam pillow and ayurvedic mattress from Livpure. The products are made from chemical-free memory foam and have sandalwood-infused latex.

Then there is Forest Essentials' Nidra Tranquil sleep spray made with essential oils of geranium, lavender, nutmeg and sandalwood for a restful sleep. Goodearth also offers sleep-inducing products like aromatherapy blends and roll-ons.

There are several gadgets and apps that ensure good sleep. Like Samsung Health, a health and wellness app. It provides access to guided meditation programmes through integration with Calm, a sleep and meditation app. Enhanced sleep analysis algorithms help users work towards healthy sleep patterns. Philips India has a Dream Series range of products to improve care for obstructive sleep apnea patients.

Yoga trainer Roopashree Sharma advises that sleeplessness can be cured by measures such as pleasant smells and sounds to ease the mind, application of soothing ointments on the eyes, head and face, and body massages to relax the muscles. "Curd rice and milk are recommended to induce sleep. Herbs such as lavender, ylang ylang, sandalwood and jasmine are known to induce sleep. They can be used in the form of essential oils or soothing balms and elixirs," she says.



## TURNING THE CLOCK BACK

sleep-deprived officers', told *The New York Times* that "it is often a choice of no sleep or Ambien."

A new study by the University of Central Florida suggests that famous entrepreneurs may have always had issues sleeping. In fact, ADHD-like (Attention Deficit Hyperactivity Disorder) tendencies drive them to entrepreneurial behaviour, helping them launch their own companies. "We're not advocating depriving yourself of sleep to get ahead... We're saying that ADHD-like tendencies can be a benefit rather than a hindrance in spurring ventures," Jeff Gish, a professor of business at the University of Central Florida, and co-author of the paper, said in a press release.

Not just disrupted routines and erratic sleep, there's also seasonal affective disorder (SAD), a type of depression that's related to changes in seasons, to deal with. Up to 3% people in the US, in fact, are affected by SAD each year—and women are four times more likely to experience it than men. On news website Health.com, Hanne Hoffmann, assistant professor at Michigan State University, says people with SAD tend to experience common depression symptoms—feeling depressed most days, losing interest in activities they once enjoyed, experiencing changes in appetite or weight, having problems with sleep, low energy and feeling hopeless or worthless. SAD,

however, only affects people four or five months of the year—typically the winter months when the days become shorter. "Light promotes the secretion of hormones and neurotransmitters in the brain, specifically serotonin, which stabilises mood and feeling of well-being and happiness," said Hoffman. "Because there is less daylight and the light isn't as intense in the winters, we don't produce as much serotonin—and that can lead to depression."

While good and proper sleep catalyses happiness, balanced metabolism and other important functions of the body, improper sleep can lead to a state of distress, weakness, even weight loss and sterility. In poor quality of sleep, the amount of deep sleep—particularly N3 (delta) sleep which is called restorative sleep—is highly deficient, while the relatively superficial sleep gets increased, giving a false sense of adequate sleep of seven-eight hours to the patient. "This is seen in sleep apnoeas and in upper airway resistance syndrome... it also occurs frequently in shift or call centre workers, etc," says Indraprastha Apollo Hospitals' Kanwar. To prevent such a situation, he advises no planning and no active thought processes once in bed. One should also be in bed by 11 pm, he says. "Fixed work timings, a dark quiet room, comfortable temperature, a light meal at night, switching off all thought

processes while in bed, staying away from any bright lights emitted from screens of TV, computer monitors or phone for half an hour before bed time can help," he says.

### Complex carbohydrates such as vegetables and millets, and foods with tryptophan such as hummus, nuts, etc, induce sleep

—MANJARI CHANDRA, CONSULTANT THERAPEUTIC & FUNCTIONAL NUTRITIONIST, MAX HEALTHCARE, DELHI

Honouring the circadian rhythm cycle and weaning off gadgets after sunset can help cope in the most natural way

—LUKE COUTINHO, HOLISTIC LIFESTYLE COACH, INTEGRATIVE MEDICINE, MUMBAI

Disturbed day and night cycle results in health and mental issues, resulting in loss of productivity

—MS KANWAR, SENIOR CONSULTANT, RESPIRATORY MEDICINE, INDRAPRASTHA APOLLO HOSPITALS, DELHI

SUNDAY, JANUARY 17, 2021

# Fe Lines

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

BLOOMBERG



## Monogram magic

A well-designed monogram that is both expressive, as well as captivating can act as a great tool for brand recall

VAISHALI DAR

**M**OTIFS AND MONOGRAMS have timeless appeal. From grandmothers' embroidering their initials on handkerchiefs to the Louis Vuitton monogram slung across the arm of every fashionista and now plastered across high streets, a good monogram is one which evokes sentiments.

Chef Yosuke Suga of the Tokyo-based restaurant Sugababo is passionate about showcasing local Japanese ingredients in his unique establishment, welcoming a select few diners every evening. And so, Louis Vuitton Objets Nomades designer Tokujin Yoshioka designed a monogram-inspired charger plate, from which a variety of the restaurant's crockery has been developed.

Then there is Louis Vuitton's LV Escalade collection for April. Infused with a tie-dye vibe, it is perfect for a laidback summer's day. Best of all? The print (which is inspired by shibori, the age-old Japanese technique that consists of twisting and knotting the fabric before dying it) is available in a giant monogram.

Additionally, New York-based contemporary artist Urs Fischer, better known for his large-scale installa-

tions, has reimagined Louis Vuitton's most distinctive Monogram pattern. One of the few artists to refashion the Maison's iconic pattern completely since its creation, Fischer reinterpreted the Monogram's flowers and LV initials in new hand-drawn, enlarged and distorted versions that he calls "memory sketches". This new Monogram is a key decorative motif, featured throughout the collection. The collaboration also features a series of whimsical, animated characters created by the artist.

Last month, the brand also launched a kite for \$10,400. It first appeared during the Spring/Summer 2019 show as a prop. However, it has now become a product made from technical nylon material and comes in a Monogram print. The kite measures 6x30 inches and comes with a monogram canvas carry case.

Saint Laurent's newest addition (in November last year) is a suede in black and burgundy bags embossed with Cassandre's iconic YSL logo in a classic style. Dior foundation's couture case, too, boasts the fashion house's iconic monogram pattern accentuated with hints of gold throughout.

In 1955, Gucci's intertwined double Gs became a registered trademark. But last year, Gucci caused a social media splash by presenting an updated logo in an unusual handwritten font, with the opening of the luxury brand's Fall/Winter 2020 Men's Collection.

Burberry, too, got a fresh rebranding in 2018 with a monogram replacing its typography-based brand name after Riccardo Tisci, Italian fashion designer and the new creative head of the British fashion house, took over as the label's chief. The new logo arrived after media reports highlighted Burberry burning unsold clothing stock worth \$32 million to protect its

brand against counterfeiters.

The brand has also tapped models Liu Wen and Wang Xiangguo for its Chinese New Year 2021 campaign, featuring a limited-edition Thomas Burberry Monogram Motif inspired by the Chinese Year of the Ox.

A monogram is something that is personal, feels Tarini Manchanda, founder and creative director, The Initial Studio, a design studio, who has been associated with brands like BMW, Bombay Sapphire, Tinder, Kate Spade and Saudi Aramco India. "From heirlooms such as jewellery and cufflinks inscribed with one's initials to leather pieces like old trunks embossed with your name, a monogram signifies something that is made especially for you, something that is not mass-produced. That sentiment of creating something bespoke is ageless and defines luxury, and what we aim to achieve at The Initial Studio. Brands and trends may come and go, but a unique product—that is made especially for you—will always remain in fashion."

Closer home, beauty and personal care brand Oriflame's monogram is not just a stamp of recognition, but a promise to change lives, feels Naveen Anand, senior director, regional marketing, Oriflame South Asia. "A well-designed monogram that is both expressive, as well as captivating can act as a great tool for brand recall. In a world swarming with thousands of brands in similar categories, a monogram can be your identity to exclusivity and individualism. At Oriflame, we believe we are distinct by way of the highest-quality, sustainable products we offer, and thanks to the distinctive business opportunity that we provide to our community. Simply put, a brand's monogram becomes its very identity."

## TECH-NOW-LOGY

## Change is in the air

From head-mounted thermal scanning devices to automation and biometrics, here is how tech will transform air travel in 2021

VAISHALI DAR

**T**HE INTERNATIONAL AIR Transport Association (IATA) released its financial outlook for the global air transport industry, showing that airlines were expected to lose \$84.3 billion in 2020 for a net profit margin of -20.1%. Revenues would fall 50% to \$419 billion from \$838 billion in 2019. In 2021, losses are expected to be cut to \$15.8 billion as revenues rise to \$598 billion.

"Financially, 2020 will go down as the worst year in the history of aviation. On an average, every day of this year will add \$230 million to industry losses. In total, that's a loss of \$84.3 billion. It means that—based on an estimate of 2.2 billion passengers in 2020—airlines would lose \$37.54 per passenger. That's why government financial relief was and remains crucial as airlines burn through cash," said Alexandre de Juniac, IATA's director general and CEO.

There is no doubt that the year 2020 will go down in history books as the air transport industry's most turbulent year till date, with massive fluxes in passenger volumes globally due to the pandemic. Government-imposed travel bans and nationwide lockdowns during the first half of the year were not enough to prompt travellers to return to the skies when things eased. After showing some positive signs over the northern hemisphere in the summer months, global passenger traffic at the end of November 2020 slumped back to 48% year-on-year (YoY) from 2019, according to data shared by SITA, the IT provider for air transport industry, delivering solutions for airlines, airports, aircraft and government data. Regaining passenger confidence has become a critical factor for airlines to weather the ongoing economic storm.

**INCREASING PASSENGER SAFETY, BOOSTING PASSENGER CONFIDENCE AND MAKING AIRPORT AND AIRLINE OPERATIONS MORE EFFICIENT, ADAPTABLE AND INTELLIGENT IS THE NEW BLUEPRINT FOR SURVIVAL AND GROWTH**

David Lavoré, CEO of SITA, at airports and borders, predicts a smarter, safer and more sustainable travel industry fit for the people and planet.

He says, "Despite the bleak travel outlook for the 2020 holiday season in western countries, there are reasons to be hopeful for 2021. Fringe and emerging technologies that were sidelined during the previous decade of industry growth are now being examined with fervent scrutiny to evaluate their efficacy in solving crucial Covid-19 challenges." For example, Health ETAs (Electronic Travel Authority), where electronic verification of a passenger's health status is required upon entry to a country, look set to be commonplace by 2022. Their usage will become standardised as new vaccines are made available in 2021.

At the same time, increasing passenger safety, boosting passenger confidence and making airport and airline operations significantly more efficient, adaptable and intelligent is the new blueprint for survival and growth. "From head-mounted thermal scanning devices to technology-supported social distancing measures, new technologies have seeped into airports and

changed the passenger experience. That pace of innovation adoption sets the scene for rapid industry transformation over the next few years and will force a historically slow-moving industry into action," says Lavoré.

The digitally optimised traveller experience makes use of facial recognition and touchless technologies, embedded in various self-service devices. Automation and biometrics will become the norm rather than the exception at leading airports globally in the next few years. SITA implemented Smart Path self-service biometric and mobile technology and automated the outbound passenger journey at several airports, including Beijing and Miami. This means a walk-through airport experience, where passengers can simply use their face as their boarding pass and walk from the taxi to the plane. Improved processing efficiency means less time in queue and more social distancing for all passengers.

In November 2020, SITA announced a trial with Etihad to use facial recognition technology to identify and authenticate crew members, allowing them to complete check-in procedures and mandatory pre-flight safety and security questions digitally via their own mobile devices. The new initiative has replaced a kiosk-based check-in process which required crew to use their staff identity cards as a form of authentication.

Passenger flow management technologies provide real-time passenger monitoring and actionable insights for airports to understand and manage passenger movement throughout the airport. It will become a necessity to proactively manage crowd density and social distancing during daily operations, as well as longer-term planning.

Innovation in software defined networks (SDN) is also enabling more resilient and agile airport operations that can respond to the changing demands of travel during and post-pandemic.

Machine learning algorithms detect patterns and learn how to make predictions and recommendations by processing data and experiences rather than by receiving explicit programming instructions.

Digital Travel Credential (DTC) is being explored and progressed by key industry bodies like the International Civil Aviation Organization, a specialised agency of the United Nations. The benefits of using self-sovereign identity include lower financial transaction costs, protecting people's personal information, limiting opportunity for cybercrime and simplifying identity challenges in various fields, including travel, healthcare, banking, IoT and voter fraud.



## MOVEMENTS TO REMEMBER

From the violent US Capitol riots that jolted the world and the George Floyd protests for equality to the anti-CAA and farmer protests in India, protests have seen many forms in recent times. Here, we look at some of the most impactful protests and movements that changed the course of history.  
By Reya Mehrotra



### Arab Spring

A series of uprisings and anti-government protests spread across the Arab world in the 2010s. It was a movement in response to the oppressive regimes and started in Tunisia. The protests then spread to Libya, Egypt, Yemen, Bahrain and Syria with riots, insurgencies and civil wars. The pro-democracy protests led to regime changes in some of the protesting countries but for some countries, the period since the Arab Spring has been marked with oppression and instability.

### Salt March

The Dandi March was one of India's most significant protests in the fight for freedom. It is also called the Salt Satyagraha. It took place from March to April in 1930. Led by Mahatma Gandhi, the act of civil disobedience was undertaken by Gandhi in which he marched from Ahmedabad to the Arabian Sea Coast, a distance of 240 miles, followed by thousands of Indians to break the salt law. The protest was based on Gandhi's principle of non-violence.



### Boston Tea Party

The political and commercial American protest was organised by the Sons of Liberty, a revolutionary organisation in the Thirteen British Colonies on December 16, 1773. It was against the Tea Act that was passed in the same year which allowed the British East India Company to sell tea in American colonies without paying

taxes. In protest, an entire shipload of tea was thrown into the Boston Harbour. The event marked one of the first major rebellions against the British colonisers eventually leading to the American Revolution.

### Women's Suffrage

The decades-long fight of women to win the right to vote in the US is what

is called the Women's Suffrage movement. Activists and reformers fought for almost a century to win the right. The campaign first began in the 1820-30s when all white men had gained the right to vote. At the same time, what was to be a woman and a citizen of the US was being rethought. On August 18, 1920, the US Constitution was finally



### The Orange Revolution

The Ukrainian presidential election of 2004 in which Leonid Kuchma was cleared to be appointed for the third term led to the Orange Revolution. Kuchma endorsed Viktor Yanukovych who emerged as the leading opposition candidate. When Yanukovych's health began to fail, it was revealed that he was poisoned allegedly by the Ukrainian Security Service. When he was declared the winner, his opponent Yushchenko's supporters staged mass protests known as the Orange Revolution.

The main protest took place in Washington, DC and is known to be the largest single-day protest in US history. It is estimated that approximately 1-1.6% of the US population participated in the protest.

### Storming of the Bastille

This event marked the beginning of the French Revolution of 1789. Bastille, a royal fortress and prison of the Bourbon monarchs, has become a symbol of dictatorial rule. It was stormed by Parisian revolutionaries on July 14, 1789. Major historic events took place post the event, including a violent decade full of political turmoil in which King Louis XVI was overthrown and was executed along with his wife Marie Antoinette.

### Civil Rights March

The Civil Rights March in Washington occurred in August 1963 when 2,50,000 people gathered at the Lincoln Memorial to draw attention to the inequalities and the challenges faced by African-Americans. The protesters also met the then President John F Kennedy and members of the Congress. The protesters stood non-violently for hours appealing for equal rights for them and all minorities. American civil rights activist Martin Luther King's famous 'I Have a Dream' speech was delivered on the day, through which he appealed for an end to racism and civil and economic rights.

amended to enfranchise all American women, like the men, the right to vote and all other rights.

### Women's March

A day after the inauguration of US President Donald Trump, a worldwide protest started on January 21, 2017, due to his statements that were marked as anti-women and offensive.

# Leisure

SUNDAY, JANUARY 17, 2021



## POPULAR CULTURE

The Sri Lankan Civil War has been portrayed widely in popular culture. The 2002 Mani Ratnam film *Kannathil Muthamittal* presented the story of a child of Sri Lankan Tamil parentage adopted by Indian parents, who wants to meet her biological mother in the midst of the Sri Lankan Civil War

PHOTO: ROBERTO RUIZ



## Art from the margins



**Incisive works of art portray the human predicament in conflict zones**

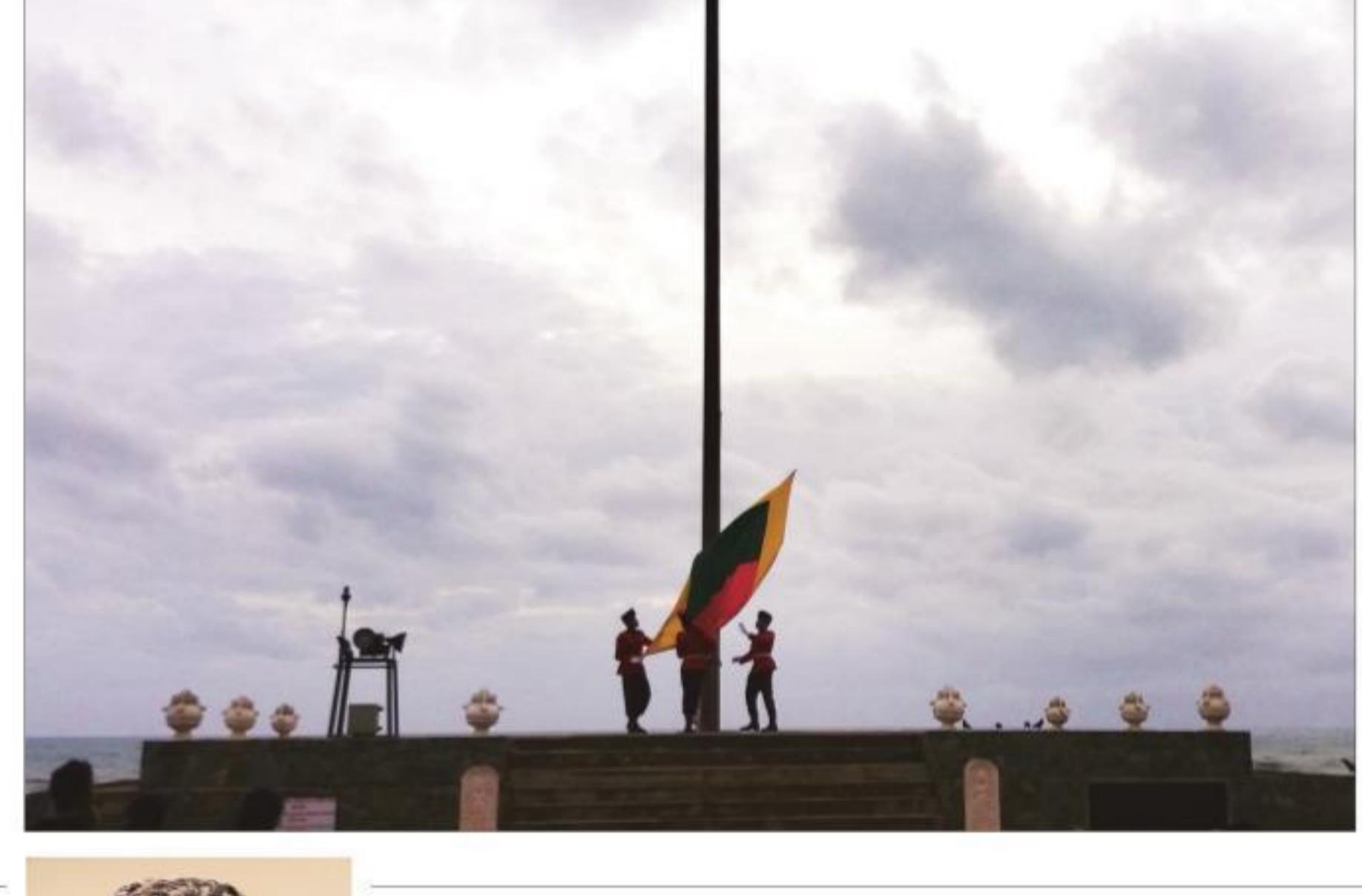
FAIZAL KHAN

**AFGHANISTAN-BASED ARTIST** Aziz Hazara was in Delhi three years ago for an artist residency that would lead to a show on Afghan refugees in the Indian capital. Working with a Nigerian-American artist, Hazara's open studio event had a video installation where children of refugees could draw lines on a canvas. "At some point, the lines would disappear and the children could draw again," he says.

At the Khoj residency, Hazara focused on immigrants from Afghanistan, while fellow artist Tito Aderemi Ibitola dealt with immigrants from Nigeria. Their Delhi show in 2017 explored the "politics of multilayered nationalities living in the same city". A few months before, as an undergraduate student of Maram Dawood School of Visual Arts and Design at Lahore's Beaconhouse National University, Hazara's thesis was on Afghan refugees in Pakistan.

Born in the middle of civil war in the mountainous Wardak province in central Afghanistan, the Kabul-based Hazara's works explore the human predicament in conflict zones. Violence has driven away generations of Afghans from their homes for a better future in neighbouring countries like Pakistan and India, as well as Europe. Refugees in foreign lands, most of them undocumented, they struggle to find the future they have aspired for.

"What does it mean to live on the margins of the world?" This is the question Hazara asks while he goes in search of Afghan refugees abroad. In Europe, he met a young man born in Isfahan, Iran, to Afghan parents who had fled during the Soviet invasion. "He had been deported thrice by Iranian police to Afghanistan before he went to Europe to seek asylum in Switzerland," says Hazara.



(Top) A scene from *Half Return*, a 2017 short film shot in Sri Lanka and directed by Kerala-born artist Sumedh Rajendran (above). The film is about the aftermath of the civil war and the healing process

"He required proof of identity as an Afghan citizen to apply for Swiss citizenship and asked his father in Iran for help. The father asked his acquaintances back in Kabul for an identity card, which the Swiss police found out to be fake. When I heard this story, I was shocked. It took the boy two years to prove that he didn't make the fake identity card," says Hazara, the first Afghan artist to join a residency programme in Switzerland with the support of Swiss Arts Council Pro Helvetia.

Hazara's works include the 2019 video project *Bow Echo*, shot in Afghanistan as a response to suicide attacks. "The idea of Isis targeting my neighbourhood in Kabul was behind this work," adds Hazara. One work from *Bow Echo*, a five-channel video installation, is part of the permanent collection of London's Tate Modern.

Hazara's works, which include mediations like performance installations, performances, photographs and objects,

have been exhibited in Sydney, Busan, Barcelona, Denmark and Delhi. In the past two months, the artist has been interviewing Afghan refugees in Switzerland for his work at the Embassy of Foreign Artists residency programme.

Hazara is among a rare band of artists across the world working in conflict zones and addressing the human catastrophe through art. Four years ago, the well-known Indian artist Sumedh Rajendran travelled to Sri Lanka to look at life after nearly three decades-long civil war in the island nation. The result was *Half Return*, a 17-minute short film about the aftermath of the civil war and the healing process. "When you live inside a conflict for 25 years, it is not easy to come out of it," says Rajendran.

Many of the Kerala-born Rajendran's works focus on migration, memory and identity. *The Other Side*, his sculptural work in wrought iron at the 2014 Vancouver Biennale, brings forth the thin

## SEEING CONFLICT THROUGH ART

### ■ AI WEIWEI

Celebrated Chinese artist Ai Weiwei's works on the refugee crisis in the world have been installed in cities across the world. The contemporary artist has put rubber life boats in Florence, Italy, garments collected from refugee camps in a show in New York and hung thousands of life jackets of refugees in Copenhagen, the Netherlands, to draw attention to refugees fleeing their civil war-torn countries for a better life.



### ■ NALINI MALANI

Mumbai-based contemporary artist Nalini Malani's 2019 solo show in Shanghai, *Can You Hear Me?*, was a clarion call to the people to see and act on global conflicts. With the help of animation and an iPad, the celebrated artist created works that draw attention to conflicts that divide society. Malani's works are powerful portraits on violence against women, civil wars and environmental degradation.



### ■ RAUL ZURITA

Chilean poet Raul Zurita filled up a large hall at the Aspinwall House, the main venue of the Kochi-Muziris Biennale in 2016, with water, reflecting the dangerous crossing of oceans by refugees across the world. In 1973, after the military coup in Chile that removed President Salvador Allende, Zurita was among the thousands arrested and tortured by the new regime of dictator General Augusto Pinochet.



(Top) *Rehearsal*, a video installation by Afghanistan-based artist Aziz Hazara (above). The installation explores links between people and their places in conflict zones

line between visibility and invisibility through a fencing grill fused with a lonely human figure. "The borders become visible when we create historical and social moments," says Rajendran, who was among the participating artists at the first edition of Kochi-Muziris Biennale in 2012. "Borders are not merely geographical, they work within social, political and economic structures," he adds.

"There is no place in the world without conflicts," says Rajendran, whose 2018 work *Sharp Air* explores the crisis of identity. "We see only the physical wars... and those conflicts that are not visible, we say they don't affect us," he adds. "The ongoing protests by the farmers in search of justice are also a conflict."

Art, Rajendran says, helps society learn the truth. "Whether it is writing or sculpting, art and literature is the search for truth, it is not propaganda. Art is a tool to get inside the soul, strengthen democracy and prevent future conflicts," adds the artist, whose 2015 work *Another Half Crossing*, also about borders and identity, is part of the Kiran Nadar Museum collection.

"Conflict zones give the potential for creative works. A contradictory space is where people start thinking: 'Why? What?'" says prominent artist and Kochi Biennale Foundation president Bose Krishnamachari. "These questions are very important for understanding and addressing social and political conflicts. Art is a place for giving solutions, sensitising and making people aware," he adds.

Faizal Khan is a freelancer

## The coffee chronicles

When it comes to making coffee, having the right devices enhances the experience and not just marginally

### BETWEEN SIPS



Magandeep Singh

REMEMBER WHEN LAST YEAR I started a love-hate relationship with coffee? No? Nevermind. The term love-hates sums it up. Well, somehow it showed on the radar of this gentleman who, by day, goes by the name of Abhinav Mathur, but secretly has been put on earth with a secret mission: converting people to the tribe of coffee. He is quite the master of disguise, hiding his infectious passion behind a solid-sounding business entity, one that doesn't anywhere give away the real propaganda. But the man is dangerous, for unlike an all-out attack, he gets you when you least expect it. His superpower is possibly planting the seeds of conviction within and then sitting

back and sipping his pour-over brew at just the right temperature while he sees you metamorphose into a coffee lover.

And this is precisely how I succumbed. A box turned up with more contraptions than will be found in a coffee-themed time capsule were it to be buried today to surmise the prevailing coffee scene. It was so intense and surgically precise that I was almost tempted to read the instruction manual, but then in the nick of time, I remembered that I am a man and we don't do such things. I mean, what next, stopping to ask for directions?

Nevertheless, eventually I panic-Google, and then I finally called up the resources to derive the right information from the super-coffee-man himself. This is what has changed about my coffee habits since then.

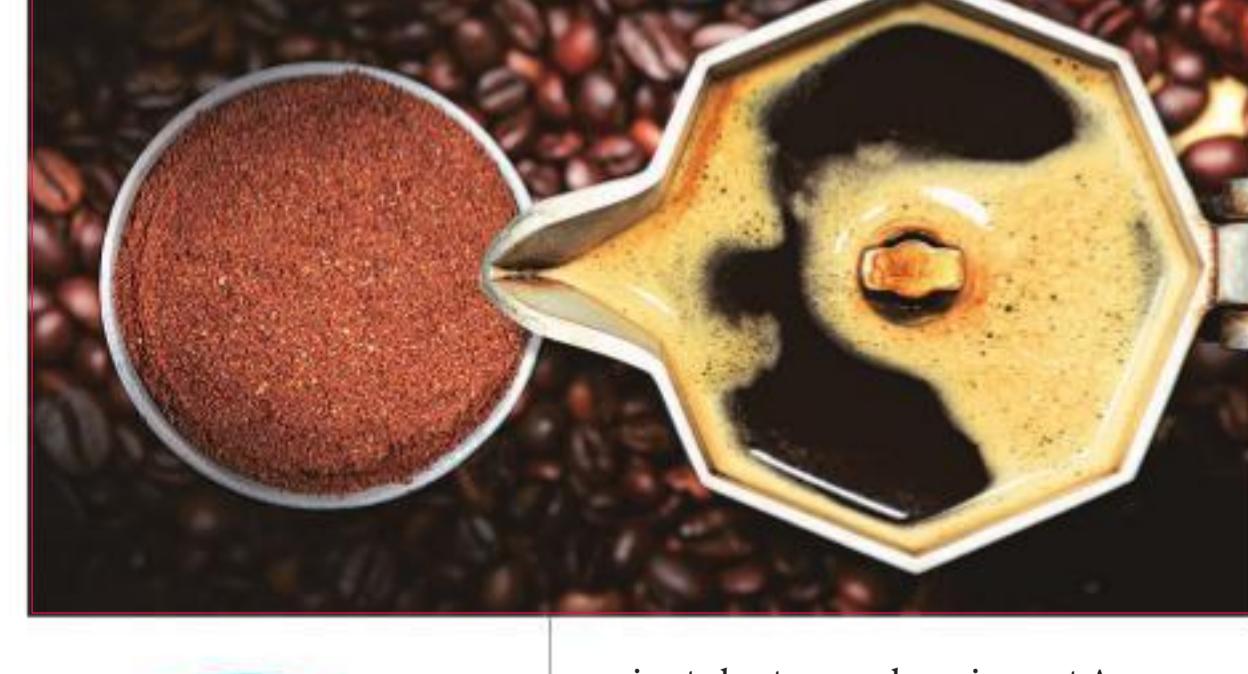
Espressos are great, but sometimes you just want a milder and a longer drink. An Americano is one way to stretch it, but all this relies on you having an extensive

espresso machine at home. I do but I rarely use it. Abhinav had sent me a portable manually-operated Wacaco Espresso maker and it works brilliantly. All you have to ensure is that (a) the coffee is ground for espresso-making; (b) the water is aptly hot; and (c) this is the most important, you are in a public place where people will watch you in utter awe as you squeeze out a fresh espresso, thereby catapulting your hipster quotient. In fact, I wanted to remake Tarantino's *Inglourious Basterds*, recreating the opening scene with Christoph Waltz making himself an espresso using a Wacaco instead of filling ink in his fountain pen.

Moka-Pot: The old alla Italiana is still a global favourite, makes for a strong brew and also makes the kitchen radiate coffee-scented happiness after.

French-Press: I love the plunger. There is something ASMR-therapeutic about well, plunging it.

Aeropress: This is a handy little device for making a decent cuppa without need-



MOKA-POT PRODUCES A STRONG BREW AND MAKES THE KITCHEN RADIATE COFFEE-SCENTED HAPPINESS AFTER

comment on which you should go for. I have organised them above in somewhat decreasing order of intensity, so choose according to what you may wish to go with.

The Varia multi-brewer version is a versatile number, which combines 2, 3, and 5 into one device. Another lovely French-press comes from Hario.

Three caveats while enjoying coffee:

1. The fresher the grind, the better the flavours. "Grinding fresh is key"

ordained Abhinav (and will be my next acquisition for sure!).

2. If it's too hot, you won't get all the nuances. To enjoy a coffee for all its flavours by itself is best. But if milk and sugar work for you, by all means go for it. This advice comes from Abhinav-approved.

3. Too strong is never better. As I was instructed, 1:15 of coffee to water by weight is a good ratio to begin with, going up to 1:12 for a stronger brew and 1:2 for an espresso!

As you can tell, I am enjoying my coffee journey a lot more. In the end, it's not entirely about the equipment but, believe me when I say that, having the right devices do enhance the experience and not just marginally. Check out *Somethingsbrewing.in* and click on it, knowing that you will spend more money than you planned to on a hobby you didn't even know you had.

The writer is a sommelier

# Footloose

SUNDAY, JANUARY 17, 2021

## SOUTH WALES, WALES

Over the last 20 years I've travelled to South Wales about seven or eight times to visit family in a town near Swansea called Mumbles. It sits at the edge of the Gower Peninsula — a beautiful wild place that offers expansive beaches, medieval castles and hilltop trails. —OWEN MARTIKAN

## SAIPAN, NORTHERN MARIANA ISLANDS

Saipan is only five miles wide and 12 miles long, but runners showed me parts of the island I never would have found myself. We saw a beautiful B-29 engine from a plane crash in the mountains. —MEGHAN WEST

## KALIYA DHROW, INDIA

When the pandemic hit, I kept hearing whispers: Nomadic herders had found *kotaro*, a Kutchi word for rock formations sculpted by wind and water. Riding along a dirt road, we passed a hill split by nature. From the rim of a crater, I looked inside this marvellous landscape of red: streaks of crimson, saffron — orange, also. —VARUN SUCHDAY

## THE LLANOS, COLOMBIA

Beyond Cartagena's tourist plazas and Bogotá's hubbub, Colombia's Andean peaks dissolve into vast, wild eastern grasslands — the Llanos. —SAMUEL DULIK

## SIWA OASIS, EGYPT

Siwa, far into the Great Sand Sea of western Egypt, is a place of infinite vistas and intimate conversations. Only one road goes to Siwa; it's a valley of figs and palms, hot and cold springs. —CATHERINE LITTEN

## MONTANA'S 'GOLDEN TRIANGLE'

This part of Montana is flat and implacable with swells, coulees and hills. Ancient volcanic ranges sprawl in the middle of enormous wheat fields and acres of rangeland. —DOREEN STEVENS

## THE CAMINO DE SANTIAGO, SPAIN

My grandfather and I have walked four routes together on the Camino de Santiago. We've gone back multiple times and brought different members of our family with us. —SAM MICHAUX

## MALPAÍS, COSTA RICA

I studied in Costa Rica in 2005. Every weekend, we'd go explore the country. One of those trips was to Malpaís, a beach on the Pacific Coast. It was so beautiful. When you travel, you're able to become a different version of yourself. —KARA HOHOLIK

## LONDON'S ST JAMES THE LESS CHURCH, ENGLAND

I studied in London in 2000 when I was a junior at NYU, and it was in a class that I discovered St James the Less. There are humble brick arches, painted tilework and warm, worn wood. —SARAH BEST

## THE MARRAKESH MEDINA, MOROCCO

I was teaching at a university in Marrakesh, and in my second year I found an apartment that met all my needs: It was deep in the medina, the old city. Inside the medina, there's always this background noise — drumming and dancing and the sound of thousands of people. —JENNIFER BORCH

## LAUGAVEGUR, TRAIL, ICELAND

In 2019, I hiked this 34-mile trek in southern Iceland with my friend Meredith. This was the first time we had planned a trek like this. We climbed a glacier using crampons and hiked through six miles of volcanic ash. —STACEY MEI YAN FONG

## WADI RUM, JORDAN

You should always arrive in Wadi Rum at sunset. The sand will be red, and as the sun slips behind rocks, it will turn shades of pink and gold. —HASHEM SABBAGH

## KAOHSIUNG, TAIWAN

The city is truly Taiwan — you don't hear Mandarin as often as you hear the Taiwanese dialect. People spend hours at meals; after they eat, they'll walk to the night market and eat some more and then they'll take more drinks down to the beach. —ANDREW LIU

## LAKE MICHIGAN

When I left Vancouver to study in South Bend, Indiana, I thought I had lost the sea, sky and mountains. No one had told me about Lake Michigan. The wild dunes, roaring waves and endless horizon

# 52 PLACES TO LOVE IN 2021

Travellers share their favourite spots from around the world that delighted, inspired and comforted them in a dark year. Here are 52 destinations to remind us that the world still awaits...



## ISFAHAN, IRAN

My memories of Isfahan come in snippets: the hiss of the *nan panjeh*, an intricate funnel-cake dessert, as my grandmother shows me how to dip it into hot oil; the smiling, chattering taxi drivers with their endless questions about America and their playful jabs at my accent; the winding alleyways that reveal hidden nooks and crannies in the Grand Bazaar. —NEEKNAZ ABARI



## SVALBARD, NORWAY

The Arctic Circle is a world above our world: wrinkles of rock and ice, rare wildlife and vast white swaths stretching out forever into an ice-dotted sea. The sun would cast rose-coloured light over the glaciers, turning them pink, orange and gold. One night a full moon illuminated these mountains across the inlet from where we were anchored. The mountains — glowing white, absolutely phosphorescent — seemed to tumble down to meet inky-black sea. —KRYSTEN KOEHN

stunned me. —JILLIAN SNYDER

## NIANSOGONI, BURKINA FASO

Burkina Faso is a West African country of desert and baobab trees, where over 60 languages are spoken. When a friend came to visit, we set off on a bike tour to visit and view the Niansogoni Cliffs and the Sindou Peaks. —TERESA GOTLIN-SHEEHAN

## ASUNCIÓN, PARAGUAY

Stepping off the plane in Asunción is like opening an oven: the heat fog up your glasses and the air smells of diesel smoke and grilled meats. The colourful buses racing through the city, where I lived for two years, inevitably have to slow down for the mango and lapacho trees in the roads. —ABIGAIL WILLIAMSON

## SOUTH LONDON PARKS, ENGLAND

In London, the parks have always been a common social gathering place, but they've come into their own for me during lockdown. Clapham Common is the spot

for many gatherings. —SAGE ERSKINE

## BEIRUT, LEBANON

Lebanon is often depicted as a country plagued by tragedy. But for me, Beirut is where I have spent nights of dazzling fun, and the mountains and coastline capture with beauty. —CAROLINNE GRIFFIN

## SIBERIA, RUSSIA

Siberia, in summertime, is bright and blossoming, and so are the people — they were really curious about us, and we were really curious about them. —BETSY FEUERSTEIN

## EAST HADDAM, CONNECTICUT

Last year — a year when the world felt smaller than ever — I felt a connection and longing for my hometown East Haddam: its rolling hillsides; the beautiful Swing Bridge; the Goodspeed Opera House. —CALEY MILLEN-PIGLIUCCI

## YARRA RANGES NATIONAL PARK, AUSTRALIA

There are few places that I love as deeply as the Yarra Ranges, particularly the old-

growth mountain ash. It's popular in the summer, but it comes into its own in the winter in snow. —EDEN ALLEY-PORTER

## BRYCE CANYON NATIONAL PARK, UTAH

The deep red-orange spires of rock look like the castles you would make as a child with wet sand at the beach. —NORA LEWIS

## HUANCHACO, PERU

You have miles of beach on one side and a small, yet still bustling town on the other. You always hear people: vendors selling jewellery, or people selling different types of food. —WILL LOPEZ FLORES

## JIMMY'S BEACH, NEW SOUTH WALES, AUSTRALIA

There is a section of Jimmy's Beach north of Barnes Rocks where the bay loops around to a point where the river and sand flow into Port Stephens. —SUZIE SHAW

## THE UNIVERSITY OF CAMBRIDGE, ENGLAND

I had no specific idea of what Cambridge looked like before I moved there. It was very grand and Gothic, but beyond that, I was struck by the sheer, ritualised extravagance that goes into life there. —PEGGY XU

## LAHORE, PAKISTAN

At the Liberty Market, my mother and I wandered the stalls. At dusk, we devoured chicken *karahi*. The food practically sang in our mouths. —HANEEN IQBAL

## SANTA ROSA, CALIFORNIA

Santa Rosa is full of majesty. Everything is within reach, including the rough, beautiful Sonoma County coastline. The region brings together different experiences. —RIA D'AVERSA

## HAITI

I've learned so many lessons from people here: lessons in optimism, lessons in Plan B. (Haitians are experts in Plans B and C. Things never go to plan). —NADIA TRODRES

## LADAKH, INDIA

When I first flew over the Ladakh region, cradled between the Himalayas and the Karakoram, my heart gave itself to Ladakh. There's intimacy at the top of the world. —JODY GREENE

## HOKKAIDO, JAPAN

As the cold winter takes hold, I find myself



## GREAT LAKE

Lake Michigan is one of the five Great Lakes of North America. The first person to reach the deep bottom of Lake Michigan was J Val Klump, a scientist at the University of Wisconsin-Milwaukee, in the late 20th century.



## THE SCOTTISH HIGHLANDS, SCOTLAND

The Scottish Highlands changed my perception of my own country. I grew up in West Sussex, but didn't really get a chance to explore the region until 2017. During that trip, we were driving on the NC500 and came upon this vista of snow-capped mountains perfectly reflected in the loch. There are those moments when you're travelling — I call them 100% moments — and this was one of them. —MORGAN CHARLES

lake in it. —SELENA PONIO

## MILFORD SOUND, NEW ZEALAND

Milford Sound, a fjord in New Zealand's South Island, has always been on my "bucket list." I finally saw it in 2019. As we cruised around the fjord on the boat, the crew lined up water glasses and drove under a waterfall. —LAURA LYNN WALSH

## CÓRDOBA, SPAIN

There is a magical coexistence of Arab, Jewish and Christian culture in Córdoba, and the city has more Unesco World Heritage Sites than any other. —FERNANDO MORENO REYES

## GATES OF THE ARCTIC NATIONAL PARK AND PRESERVE, ALASKA

Gates of the Arctic National Park and Preserve is one of the least-visited parks. One can only visit the park by taking a small bush plane — traveling over the Arctic Circle — from Fairbanks. —BREE KESSLER

## CON DAO, VIETNAM

I spent three days on Con Dao. I visited a cemetery, where relatives of people can bring offerings. There's a marine conservatory, where baby turtles are raised. —THANG DAC LUONG

## NORTHERN KYRGYZSTAN

I travelled to northern Kyrgyzstan in August 2018. We visited the city of Bishkek, which was an interesting mix of Soviet-era architecture with a liberal, open society. —YOGESH MOKASHI

## TABLE MOUNTAIN, CAPE TOWN, SOUTH AFRICA

We were all in transition: breakups, leaving jobs. The trip felt serendipitous. I love the mountain for how it made me feel: the rush of emotion, the gratitude, to share it with my siblings. —DANIELA RADPAN

## TURKU, FINLAND

I was walking across a bridge over the Aura River — it was sunny and there were people all along the grassy areas on the riverbank. —AVANTI CHAJED

## THE RAWAH WILDERNESS, COLORADO

My fiancé and I have backpacked the trail multiple times. Last June, we discovered vibrant microhabitats of mushrooms, fungi, flowers and moss. —MICHALA WHITMORE

## THE METHOW VALLEY, WASHINGTON

I spent five years coming to the Methow Valley for cross-country skiing before I saw her in bloom. North Cascades National Park was all blue and green peaks. —ROSE THOMPSON

## THE WORLD

In 1965, my father changed jobs and my life. He was an aircraft mechanic for Pan American World Airways. My family was suddenly taking vacations to places like Moscow, Marrakesh and Kyoto. All of a sudden this new world opened up to me, making me think how we're just little ants on this planet. —CARRIE DOVZAK

## ROMANIA

Growing up in a Bessarabian Jewish family, I had heard of the Old Country. What we discussed was never anything good. I never heard one thing about the sheer magnificence of the landscape. We travelled in Bukovina and Maramure, hard on the border of Ukraine. The muddy back roads, undulating hills, farmsteads, haystacks and horse-drawn wagons showed a vanishing way of life. —IVAN STOLER



## ALBERTA, CANADA

I immigrated to Alberta, a province in western Canada, as a nine-year-old Kurdish refugee who didn't quite know where she belonged in the world. When we first landed in the city of Calgary as a family of six, we weren't used to the cold, dry climate. Growing up in Iraq, I had only seen snow on TV. But after moving to Canada, I learned what it looked and felt like; I watched the landscape change with the seasons. I could hardly believe that these beautiful mountains and lakes existed in my backyard. —MAROKH YOUSIF SHAHI



New Delhi



Aruba  
My mom is from Aruba, and two of my aunts are still there. One aunt bought my grandparents' house, so we drink wine on the same back porch where I used to play. While I'm there, I might wake up early one day and go to Arikok National Park, or visit the Guadirikiri and Fontein caves. I go to the beach every day. —ELISE THOMPSON



Alberta, Canada  
I immigrated to Alberta, a province in western Canada, as a nine-year-old Kurdish refugee who didn't quite know where she belonged in the world. When we first landed in the city of Calgary as a family of six, we weren't used to the cold, dry climate. Growing up in Iraq, I had only seen snow on TV. But after moving to Canada, I learned what it looked and felt like; I watched the landscape change with the seasons. I could hardly believe that these beautiful mountains and lakes existed in my backyard. —MAROKH YOUSIF SHAHI

# Well-Being

SUNDAY, JANUARY 17, 2021



## CHANGE YOUR LIFE

In *The Self-Love Experiment*, author Shannon Kaiser guides readers through the process of removing fear-based thoughts, so one can fall in love with life. If you want to change your life, you have to change your perspective, she says

TARA PARKER-POPE

**W**HAT'S THE MOST important lesson of pandemic life? I would argue that it's this: self-care isn't selfish.

During Covid-19, we've learned that we are all connected, and that taking care of ourselves — staying safe and staying well — is a way to care for our community. Taking precautions is a way to keep ourselves, our loved ones and our neighbours from getting sick and avoid overwhelming our healthcare system.

One of the challenges of 2021 will be to continue making self-care a priority once the pandemic has passed.

If you're someone who has always said you don't have time for self-care, or that self-care seems selfish and self-indulgent, you're not alone. "One of the things that you come across all the time is the idea that 'I can't invest in things that are good for me, because it's taking away from my ability to be a good parent or do what I need to do at work,'" said Kelly McGonigal, a health psychologist and lecturer at Stanford University. "Wouldn't it be great if we learn to lean in to our interdependence, and that we can actually take some kind of joy in knowing that when I take care of myself, I often am also taking care of others?"

Start 2021 by redefining what self-care is. Self-care is not just making time to recharge your batteries with a nap, meditation or by taking a break from your family — although all those things count.

Self-care ultimately is about setting priorities, setting boundaries and finding purpose.

"Everybody understands that relaxation and rest is important," said McGonigal, whose latest book is *The Joy of Movement*. "So there are aspects of self-care related to sleep — everyone should take a bath, light candles. There's this idea that we need to calm down. But what can you experience today that is going to fill you with the positive emotions you need to do the most important things in your life? It's about refuelling yourself in order to engage with life."

Jack Groppe, an executive coach and professor of exercise and sport science at Judson University in Elgin, Illinois, said it's always difficult to convince people that they can make time for exercise and other forms of self-care.

"Self care is a lot of things," said Groppe, co-author of *The Corporate Athlete: How to Achieve Maximal Performance in Business and Life*. "It can be exercise, creating boundaries. It's keeping yourself safe emotionally. Maybe it's not arguing with that uncle about politics right now. It can be spiritual. But you are in control of it."

### Lean in to self-care

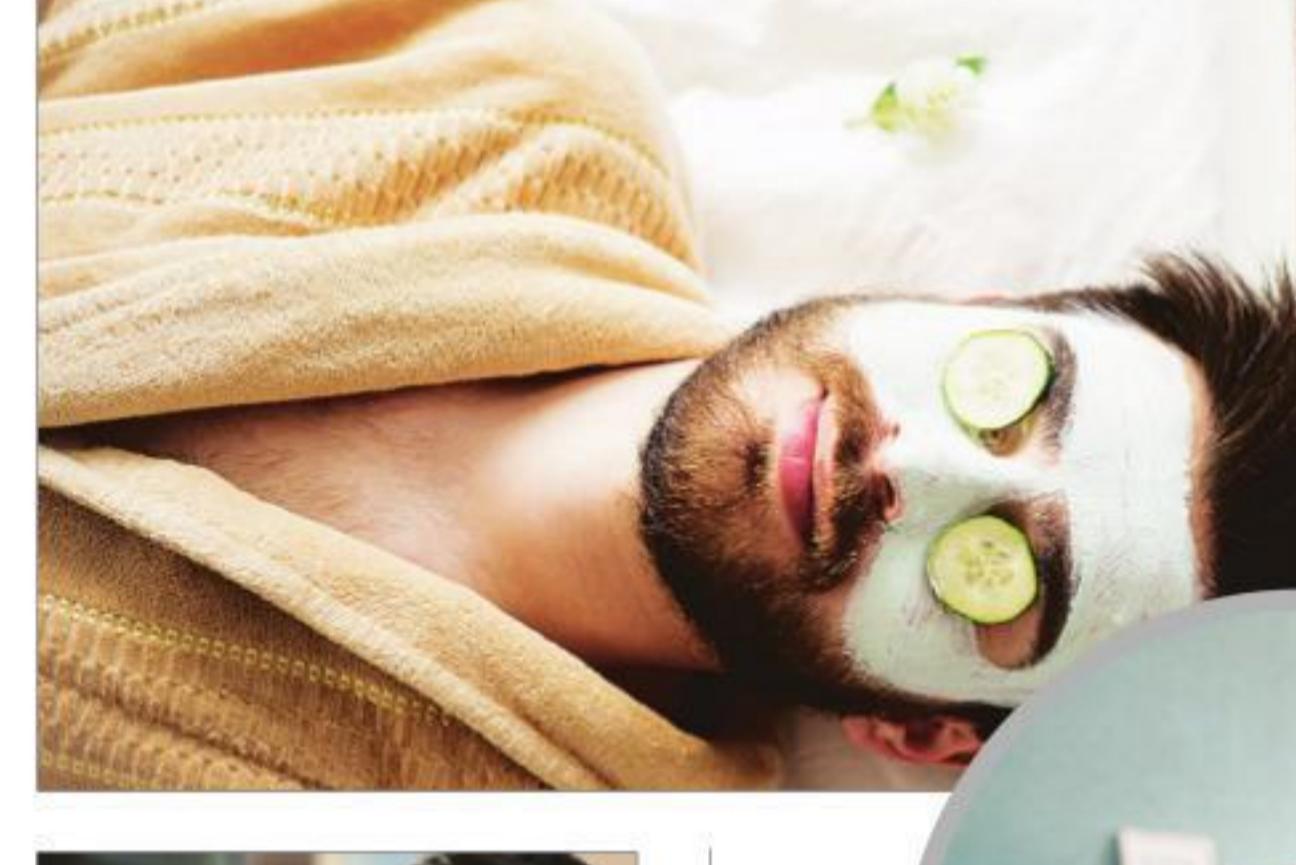
Self-care is different for everyone. Here are five self-care exercises to help you make yourself a top priority in 2021. Choose one or try them all.

**Give the best hours of your day to yourself:** Groppe often advises clients to map out a typical day, from dawn until bedtime. You probably spend about eight hours sleeping — but how do you spend the other 16 hours? Write down the time you spend preparing meals, doing your job, shopping, watching television, doing laundry, helping children with homework, caring for an ageing parent, catching up on emails

Next, Groppe asks: What one- or two-hour period in each day do you feel your best? Your most energetic? Your most productive? Now look at your list,

## Why self-care isn't selfish

**The pandemic taught us that when you take care of yourself, you're also taking care of your family, friends and community**



he says. Who gets those hours? Try giving that time to yourself instead.

Giving yourself the best part of your day doesn't mean taking a two-hour break from life. It means focusing on your priorities, rather than someone else's. You can use that hour or two for anything you want — it might be for a hobby, a work project that you feel passionate about, time with your children or even to volunteer and help others.

Next, Groppe asks: What one- or two-hour period in each day do you feel your best? Your most energetic? Your most productive? Now look at your list,



ers. Giving yourself time every day to focus on your personal goals and values is the ultimate form of self-care.

**Pick a word of the year:** Choose a single word that describes the goals, values or mood you want to set for 2021. Last year, McGonigal chose the word 'vitality.' "I had no idea how relevant it was going to be," she said. This year she's thinking about choosing the word 'dance' "because of all the meanings that dance has for me personally, in terms of celebration and community and courage." Your word can be anything that matters to you: community, family, exercise, love, health, energy. Use your word as a mini mantra throughout the year to remind

yourself to make self-care a priority.

**Create a respite plan:** If you are a caregiver to an ageing parent, ill spouse or disabled child, self-care probably feels impossible. Finding time for exercise, spiritual support or just having some fun is more easily said than done. If you leave it to chance, self-care won't happen. That's why it's important to design a family respite plan that identifies your needs and wishes, as well as the types of help other people can provide. Call a family meeting or call your friends. Tell everyone what you need — don't expect them to automatically know how to help. The advocacy group AARP has a guide for designing a respite care plan.

**Help someone else:** Our bodies and minds benefit in a variety of ways when we help others. Studies show that having a strong sense of purpose protects us from stress in the short term and predicts long-term better health. If the traditional forms of self-care feel too

self-focused to you, think about how helping others can be good for you. "It's also the sense of having a responsibility to make a difference if you can," said McGonigal. "Did I stand up for something this year in a way that might have made a difference? Did I allow myself to participate in that bigger-than-self process?"

**Imagine the end of 2021:** One of McGonigal's favourite exercises is to ask someone to imagine life one year into the future. Imagine you've made some important change in your life that you would feel grateful for. Imagining your future self can help you focus on positive acts of self-care you can commit to now. "Really let your imagination run free," she said. "Is there a change you could commit to? Is there a part of yourself that you want to really learn and grow? Can you imagine being grateful to your future self for making that commitment?"

NYT

## Getting past the fear of fever

Under most circumstances, fever is beneficial, reducing the severity of illness and shortening its length. So then why are we so scared of it?

JANE E BRODY

AMONG THE MANY measures my local Y is using to prevent the spread of Covid-19, instant temperatures are taken with a forehead scanner before people can enter the building. Curious to know how "hot" I was one cold, rainy day, I asked the attendant what it registered: 96.2. The last time my temperature was checked in a medical setting it was 97.5. Whatever happened to 98.6, the degrees Fahrenheit that I and most doctors have long considered normal body temperature?

As if reading my mind, Philippa Gordon, a Brooklyn pediatrician, sent me an article, *People's Bodies Now Run Cooler Than Normal - Even in the Bolivian Amazon*, by two anthropologists, Michael Gurven and Thomas Kraft, at the University of California, Santa Barbara. As they wrote in *The Conversation*, "There is no single universal 'normal' body temperature for everyone at all times." Rather, body temperature varies,

not only from one person to another, but also over the course of the day — lower in the morning, higher in the evening; rising during and after exercise; varying at different times in the menstrual cycle, and at different ages — lower for old-timers like me. Aha! Furthermore, researchers who took hundreds of thousands of temperature readings from people in Palo Alto, California, found that 97.5 was the new normal, down about a degree from what the German physician Carl Wunderlich established in 1867 in a study of 25,000 people.

In reviewing data from 1862 through 2017, Julie Parsonnet, a professor of medicine at Stanford University School of Medicine, and co-authors found a steady decline in average body temperature of about 0.05 degrees Fahrenheit per decade. She has observed that at least 75% of normal temperatures are now below 98.6.

If my body temperature registered 98.6, would that mean I have a fever? Possibly, said Sharon S Evans, a professor of

oncology and immunology at Roswell Park Comprehensive Cancer Center in Buffalo, New York, even though 100.4 is generally considered the lower end of the fever spectrum. In a review written with two colleagues, Elizabeth A Repasky and Daniel T Fisher, Evans showed that under most circumstances, fever is beneficial, reducing the severity of illness and shortening its length. "Fever acts to mobilise multiple arms on the immune system, a function that is remarkably well conserved across many, many species — both warm-blooded and cold-blooded," she explained in an interview. "Fever affects every aspect of the immune system to make it work better."

For starters, Evans said, fever activates innate immunity — the mobilisation of white blood cells: neutrophils that patrol the body for pathogens and macrophages that gobble them up. Macrophages, in turn, send out an alarm that helps needed, prompting adaptive immunity — T cells and B cells — into action. These cells initiate



FEVER ENHANCES SURVIVAL. THAT ACCOUNTS FOR ITS PERSISTENCE THROUGHOUT ANIMAL EVOLUTION

a specific response to the invader: the production of antibodies days later. "Treating fever can prolong or worsen illness," Paul Offit, vaccinologist at the University of Pennsylvania, stated in *Hippocrates Was Right: Treating Fever Is a Bad Idea*, a fascinating YouTube presentation by the College of Physicians of Philadelphia.

"Fever enhances survival," Offit reported. That accounts for its persistence throughout animal evolution, even though it exacts a significant metabolic cost.

Immunity, both innate and adaptive, "works better at higher temperatures," he said. Thus, when you take medication like acetaminophen (Tylenol and its generic forms) or ibuprofen to suppress a fever, you actually work against the inherent protective benefits nature bestowed. Yes, a fever reducer would likely make you feel better, relieving symptoms like headache, muscle aches and fatigue. But, Offit emphasised, "You're not supposed to feel better. You're supposed to stay under the covers, keep warm and ride out the infection," not go out and spread it to others.

"We have fevers for a reason," he said. Fever helps to reduce viral shedding and shorten the length of illnesses like the flu.

Grandma's proverbial common cold remedy of hot chicken soup likely helps because the steam raises the temperature of nasal passages, repressing reproduction of the virus, he suggested.

So why are we so hellbent on suppressing fevers? Fear is one reason, said Gordon, the Brooklyn pediatrician, who said frantic parents often call in the middle of the night when a child's fever spikes. She suggested that doctors warn parents ahead of time to expect a nighttime rise in a child's fever and explain that high fevers from an infection are not damaging.

NYT

# Mind & Games

SUNDAY, JANUARY 17, 2021

BENEDICT CAREY

**T**HE REIGN OF King Louis Philippe, the last king of France, came to an abrupt and ignominious end on February 24, 1848, after days of increasingly violent demonstrations in Paris and months of mounting agitation with the government's policies. The protesters surging through the city at first were fairly orderly: students chanting, well-dressed men and women strolling, troublemakers breaking windows and looting. But late in the evening of February 23, the tide turned dark. Soldiers had fired on the crowd near the Hôtel des Capucines, leaving scores of men and women gravely wounded. Some blocks away, a journalist was "startled by the aspect of a gentleman who, without his hat, ran madly into the middle of the street, and began to harangue the passers-by. 'To arms!' he cried. 'We are betrayed!'"

"The effect was electric," the journalist wrote later. "Each man shook his neighbour by the hand, and far and wide the word was given that the whole system must fall." Several decades later, in 1895, those events became grist for one of the first concerted scholarly efforts to understand the mob mentality, Gustave Le Bon's *The Crowd: A Study of the Popular Mind*. Ever since, social scientists have sought to describe the dynamics of humans en masse. What, independent of police provocation, causes a seemingly peaceful group of people to turn violent? How coherent in their purpose are crowds? Why and how does a crowd become a mob? The recent march and deadly assault on the US Capitol has raised these questions again, and many more besides. News media reports have openly struggled to find the right language. Was this an angry throng, a chaotic demonstration, a protest turned ugly or a deliberate insurrection - or some combination of them all?

A full account of the episode — the inside story, from those who know — may never emerge, given the lack of neutral chroniclers. But ample video footage is available, perhaps more than from any other such crowd action; experts have already begun viewing and analysing the imagery in the context of a vast scholarship on crowd dynamics, and the events of January 6 are likely to be studied and referenced for years to come.

If the scenes from the Capitol grounds reveal one thing, it is variety. There were people in military gear, carrying guns, zip-ties and maps of the corridors; individuals in Uncle Sam hats and animal-skin costumes; others carrying nooses, planting explosive devices, breaking windows, attacking journalists; and hundreds just milling around outside, carrying pro-Trump signs, socialising as if at a backyard barbecue. Perhaps for brevity, headline writers have gravitated toward using the term "mob," but the word hardly captures the totality of the events, much less what researchers have learned about crowd

CROWDS DO NOT ACT WITH ONE IRRATIONAL MIND, SAY SOCIOLOGISTS. THERE ARE MANY GROUPS, DOING DIFFERENT THINGS

Why do some mass gatherings turn violent? Experts in crowd behaviour say there's still much to learn



A file photo of a riot-affected area in Delhi

REUTERS

behaviour in the last century and a half.

"Crowds do not act with one irrational mind," James Jasper, a sociologist at the City University of New York said. "There are many groups, doing different things, for different reasons. That is crucial to understanding how they ultimately behave."

'A crowd is not us'

Le Bon, a French intellectual and writer, was not yet seven during the 1848 rebellion in Paris and most likely was not a witness to its bloodiest days. But accounts of the rebellion clearly moved him, and he was repulsed by the entity at its centre — the "howling, swarming, ragged crowd," he wrote in 1895. From there he built a theory of crowd behaviour that has never quite gone away. "An agglomeration of men presents new characteristics very different from those of the individuals composing it," Le Bon concluded. "The senti-

ments and ideas of all the persons in the gathering take one and the same direction, and their conscious personality vanishes. A collective mind is formed."

The notion of a group mind held sway among social scientists for decades afterward, and it still has great public appeal. But it began to fall apart during the protest movements in the middle of the 20th century, both in Europe and the United States.

For one thing, many budding social scientists were no longer watching those demonstrations at a remove, on television or in literature; they were active participants. Were they truly mindless sheep, drunk on a crowd mentality that overwhelmed their individual judgment, as Le Bon and an elite establishment would have it? It didn't feel that way to an observer in the crowd.

"A crowd is like a patient to a doctor, the hypnotized to the hypnotist," wrote Bill Buford, parodying these presumptions in his 1990 book *Among the Thugs*,

an account of his time spent in the company of English soccer hooligans. "A crowd is rabble — to be manipulated, controlled, roused. A crowd is not us." A major shift in thinking about crowd behaviour occurred in the middle of last century, and it integrated two competing principles. One is that, under specific conditions, peacefully minded protesters may indeed act out — for instance, when a barricade is broken by others, when the police strike down someone nearby. "Very often these incidents are initiated by the police," Jasper said. "But of course it can come from crowd dynamics too."

At the same time, as a rule, impulsive violence is less likely to occur in crowds that have some social structure and internal organisation. The protests of the civil rights movement were tactical and organised, as far back as the 1950s. So were many sit-ins in the 1960s and '70s, against nuclear power and the Vietnam War. Windows were broken, there were

clashes with police, but spontaneous mayhem was not the rule.

"During this era, you now have Kent State, urban riots, civil rights marches," said Calvin Morrill, a professor of law and sociology at the University of California, Berkeley. "And the idea of the group mind does not give social scientists any room to explain the different levels of organisation behind all those protests and what they meant. Ever since then, protests, whether non-violent or not, have included tactics, strategy — and training — precisely to make sure the crowd does not lose its focus." The Rev Martin Luther King Jr personally trained many groups of Freedom Riders, detailing how best to respond to police provocation and what to say (and what not) if arrested. Those lessons carried forward. Many protesters at the Seabrook Nuclear Power Plant site in New Hampshire, in 1977, and at the Diablo Canyon Power Plant in California, in the late 1970s and early '80s, had learned to go limp to avoid blows from police officers, and to wear boots rather than sneakers.

Such training is not reserved to groups pledged to non-violence, of course, and it includes specific roles for individuals with special skills, and a kind of middle-management layer. Protest groups bent on provocation, whether left-leaning or right, often include so-called violence experts — young men willing to take some swings to get things started. "Absolutely they are trained, trained to go right up to the line and mix it up, then fall back," Morrill said. "There's a long, long tradition of these tactics." Depending on the protest, and the mission, organised protests may also include marshals, or guides, helping shuttle people around, and so-called affinity groups — squads that take some leadership responsibility as the protest evolves. In its Tampa, demonstration last summer, Black Lives Matter reportedly had almost 100 marshals in fluorescent vests patrolling the crowd, as well as medics, all communicating with walkie-talkies and trained in de-escalation tactics.

"You're talking groups of four to 10 people, protest participants, often friends who come in from another city or town to look after people who are injured or freaking out," said Alex Vitale, a professor of sociology at Brooklyn College, of affinity groups. "And these groups will coordinate with each other, and if the crowd is assaulted or scattered, they're capable of deciding, 'What should we do next?'"

## Controlling the critical masses

Mass actions do not take place in a vacuum, of course; they are extended interactions with the police and other security officers. Just as the understanding of crowd dynamics has shifted significantly in the past half-century, so too have police tactics and threat assessment. During the antiwar and civil rights protests that ended in violence in the 1960s and '70s — the march from Selma to Montgomery in 1965; the Kent State student protest; the 1971 anti-war protest in Washington, DC — the approach was to show overwhelming force, followed by mass arrests.



**Making time and space for all you need to do at home**

■ Many of us have been working from home for many months now. So how do you get work done at home?

■ Whether we go out for work or walking, we spend a lot of time in the same place, with the same people — the people we live with, and our own chattering minds.

■ It's essential, if you are to get anything done at all in a coworking-from-home situation, to set boundaries with your cohabitants. Claim a space as your office, whether an actual room or a corner of one.

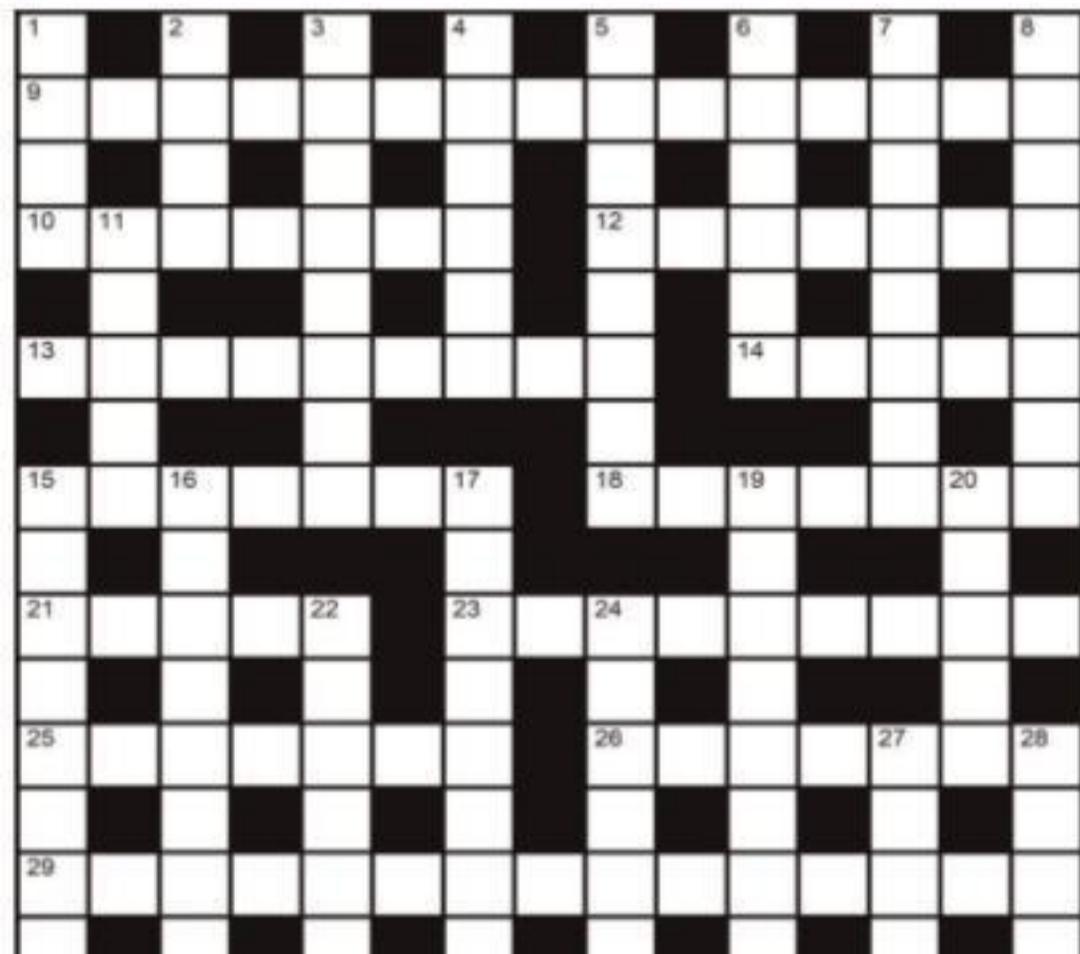
■ Of course, scheduling time for breaks is important too. If you establish a clear break time, everyone knows that at 12 pm it's time to step away from the screens and eat turkey sandwiches, take a walk or siesta.

■ And if you need to block out sounds while you're working, there are many wonderful white noise apps available for creating the illusion of a room of one's own.

■ Noise-cancelling headphones are useful but can be pricey, and you might not feel like investing in more stuff right now.

MELISSA KIRSCH/NYT

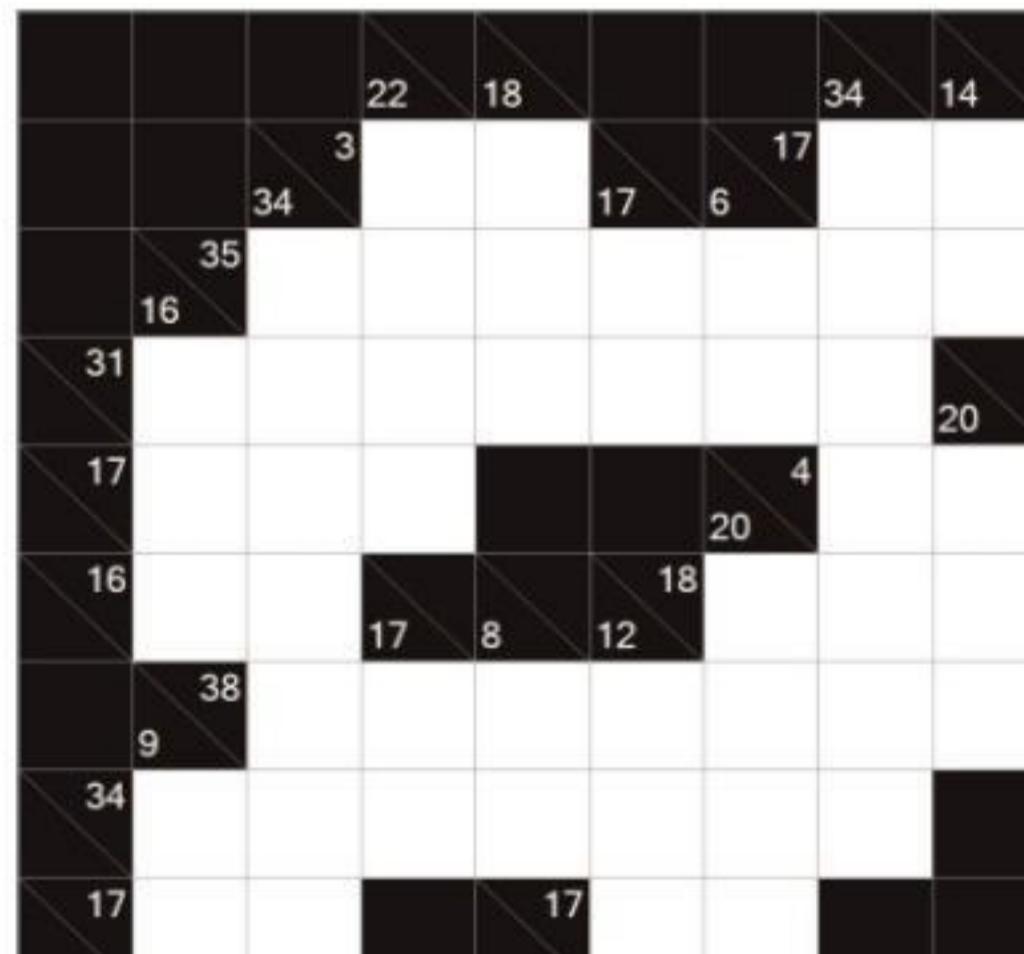
## CROSSWORD



### ACROSS

- 9 A complex substance of organic origin which can treat or cause disease (10)
- 10 Lusted for (7)
- 12 Comprise or encompass (7)
- 13 Not properly lined up (9)
- 14 Peach \_\_\_ : ice-cream and fruit dessert? (5)
- 15 Takes a hitch-hiker abroad (5,2)
- 18 "V" in SPV (7)
- 21 Injuries slightly? (5)
- 23 Slur (9)
- 25 Transference (7)
- 26 One keeping away from society (7)
- 29 Visa & MasterCard competitors (8,7)
- DOWN
- 1 With competence (4)
- 2 Tata Chemicals is a major producer of \_\_\_
- 3 Compensations paid to persons to induce certain actions (8)
- 4 Arcane or covert (6)
- 5 1983 World Cup winning captain (5,3)
- 6 Bathroom powder (6)
- 7 Banana \_\_\_ : any of the small countries in the tropics (8)
- 8 The cheapest accommodations on a passenger ship (8)
- 11 Utter boredom (5)
- 15 Gland near stomach discharging a digestive secretion (8)
- 16 Salad vegetable (8)
- 17 Maximum or highest burden as on an electricity network etc. (4,4)
- 19 Output from a printer (4-4)
- 20 Tawny beasts (5)
- 22 faire : tact, quickness to know and

## KAKURO



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 country has defaulted on BRICS bank (New Development Bank) agreement?
2. Angamaly-Azhutha Sabari rail project, which was making news recently, is to be constructed in which state?
3. Which Union Ministry launched the 'Longitudinal Ageing Study of India (LASI)' report?

### ANSWERS

### SOLUTIONS

### 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: KDB equals PUN
- Qbi cdpoer qa oipvinp pbv munj psmuixiw ub ixinr npip wittw eq gi p sqtuetbe eq qbjqub kinwqpbp pbv knqaiwwuqpbp vixioqktbe Gnubp Enpsr

the quantity of leaders and high achievers in every area seems to be a concern.

## BRIDGE BOUTS

L SUBRAMANIAN

### WHAT IS THE WINNING BID? - PART II

Experts take into account the opponents' bidding before assessing the full value of their hand. Enjoy the N-S bidding from today's deal from a match point event.

Playing Standard, partner, sitting north, opens 1C first-in-hand. East overcalls 1D. You look at SJ-3 H-A-J-9-8-6-D-K-T-5 C-J-T-9. You bid 1H. West competes with 1S. Partner makes a support double to show three cards for hearts, an idea introduced by Meckwell partnership more than forty years ago. East passes. What is the winning bid?

**Analysis:** You have a 5-3 fit in hearts. With diamond bid to your right, the DK is worth an ace. If partner has the SK, it is likely to score a trick after the 1S bid by west. Above all, the J-T-9 in clubs is worth its weight in gold. Instead of inviting partner with 3H, you should go the whole distance with a bid of 4H. The complete hands were:

Dlr: North	SA 9 6	W	N	E	S
Vul: N-S	H K 7 2	-	1C	1D	1H
	D 9 7	1S	dbl!	pass	4H!!
	C A K 6 4 2	All pass			

S K T 8 5 2	S Q 7 4
H Q T 3	H 5 4
D 8 4 2	D A Q J 6 3
C Q 3	C 8 7 5

S J 3	H A J 9 8 6
H A J 9 8 6	D K T 5
	C J T 9

**Play:** West led the D2. East won with the ace and played back the DQ. Declarer won and tabled the CJ. West covered with the queen. Dummy won the ace, cashed the H-A, ruffed a diamond, played a club to the ten in hand, and played third trump to west. West shifted to a spade and it was too late as declarer was able to discard his spade loser on dummy's club winner.

**Result:** + 650 for a 95% score.

**Discussion:** When 1D is overcalled over a 1C opening, the modern practice is to make a negative double, showing 4-4 in the majors. Again, a wonderful concept invented by the Meckwell partnership. So, 1H/1S shows four or more cards. If opener has four-card support, he raises his partner to the two level.

If 1H is overcalled after a minor opening, a 1S bid promises at least five cards and a negative double shows four cards in spades.

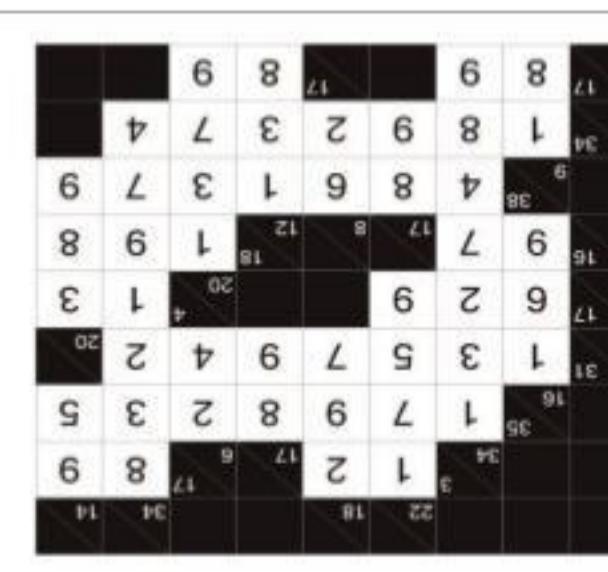
## LEXICON

### HOBBY HOBO

■ n. A part-time hobby; a person who engages in hobby-like behaviour — such as hopping freight trains — while on vacation from their full-time job

Mr. Kazda has been a freight-hopper for 10 years. His girlfriend, Nina Bains, has been doing it for three.

—Laura Drake, "Hobby Hobos: An Ottawa couple risks fines of \$10,000 and a year in jail to pursue their passion: traveling Canada's railways by hopping freight trains and venturing into the unknown," The Ottawa Citizen, August 30, 2008



## ● END OF AN ERA

# Merkel's party elects Laschet as leader to continue her legacy

**Armin Laschet won the online vote to become Christian Democratic Union's next leader; he has backed Merkel's line on immigration, economy**

BLOOMBERG  
January 16

**GERMANY'S DOMINANT PARTY**  
voted for continuity Saturday by electing Armin Laschet as leader, opting for the candidate who most resembles outgoing chancellor, Angela Merkel, in policy and style.

Laschet, head of the country's most populous state, beat long-time Merkel critic

Friedrich Merz in a runoff after Norbert Roettgen, chairman of the foreign affairs committee in the Bundestag, was eliminated in the first round of voting at the Christian Democratic Union's online convention.

"I'm aware of the responsibility that comes with this job and will do everything to do well in the upcoming regional elections and to ensure in the national election that the next

chancellor comes from the Union," he said.

With Merkel stepping down after elections in September, there's intense focus on the succession in Berlin as Europe seeks to kickstart a pandemic-ravaged economy, reset transatlantic ties with the incoming US administration and take a larger roll on the world stage.

Of the three candidates, Laschet has been Merkel's

biggest supporter and the most likely to maintain her centrist course, resisting challenges from the right-wing and from the Greens with a firm commitment to the European Union.

"The Germany I imagine is a European Germany," Laschet told delegates ahead of the vote. "We need to be able to integrate, to hold a society together."

The son of a coal mining foreman, 59-year-old Laschet graduated in law, once edited a Catholic newspaper and was legislator in the Bundestag as well as the European Parliament before being elected premier of North Rhine-Westphalia in 2017.



Armin Laschet REUTERS

"The CDU delegates have clearly voted for a continuation of Merkel's line, staying in the political center," said Carsten Brzeski, global head of macro research at ING. "Laschet has proven to be very pragmatic and stands for more fiscal stimulus and support for the green transition without losing the interests of business."

While the party leader usually goes on to be the chancellor candidate for Germany's conservative bloc, that step isn't automatic this time. The Bavarian CSU sister party will have an important say in the decision,

and Markus Soeder, the Christian Social Union's leader, is currently well-ahead in the polls.

In a recent Infratest Dimap survey, 32% of CDU-CSU members polled thought Laschet would make a good chancellor candidate. That compares with 80% support for Soeder. Indeed, Laschet himself insisted the party should consider a candidate from the CSU when he spoke at the launch of Soeder's biography in December.

Laschet will have a brief window to prove himself during state elections in Baden-Wuerttemberg and Rhineland-Palatinate on March 14. If the CDU performs well there, it would enhance his chances of thwarting the Bavarian premier and

claiming the candidacy. At stake is not only how the CDU fares but also the kind of coalitions that will emerge from the next election. On the far-right, the Alternative for Germany is nipping at CDU support, while the Green party has jumped from sixth to second place in opinion polls since the last national vote in 2017 and is shaping up as a potential partner for the CDU/CSU.

After running neck-and-neck with the Greens earlier in the parliament, the conservatives have opened up a comfortable lead in the polls, thanks mainly to Merkel's steady leadership during the pandemic.

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

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

**NOTICE NO. 102**

**Record Date**  
**January 22, 2021**

**DIVIDEND DECLARATION**

Notice is hereby given that the Trustee of Nippon India Mutual Fund ("NIMF") has approved declaration of dividend on the face value of Rs. 10/- per unit in the undernoted scheme of NIMF, with January 22, 2021 as the record date:

Name of the Scheme(s)	Dividend (₹ per unit)*	NAV as on January 14, 2021 (₹ per unit)
Nippon India Vision Fund – Dividend Plan	3.0000	41.3377
Nippon India Vision Fund – Direct Plan – Dividend Plan		44.5237

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

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

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

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

**For Nippon Life India Asset Management Limited**  
(Formerly known as Reliance Nippon Life Asset Management Limited)  
(Asset Management Company for Nippon India Mutual Fund)  
Sd/-  
Authorised Signatory

**Mumbai**  
January 16, 2021

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

**Infomediapress Limited**

CIN: L22219MH1955PLC281164  
Regd. Office: First Floor, Empire Complex, 414 Senapati Bapat Marg, Lower Parel, Mumbai - 400013  
Tel: +91 22 4001 9000 / 6666 7777  
Email: investors@infomediapress.in | Website: https://www.infomediapress.in

**EXTRACT OF UNAUDITED FINANCIAL RESULTS  
FOR THE QUARTER AND NINE MONTHS ENDED 31<sup>ST</sup> DECEMBER, 2020**

(₹ in lakh, except per share data)

Sr. No.	Particulars	Quarter ended 31 <sup>st</sup> Dec' 2020	Nine months ended 31 <sup>st</sup> Dec' 2020	Quarter ended 31 <sup>st</sup> Dec' 2019
1	Revenue from Operations	-	-	-
2	Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(86.75)	(270.48)	(90.03)
3	Exceptional Items	-	-	-
4	Profit/ (Loss) for the period before tax	(86.75)	(270.48)	(90.03)
5	Profit/ (Loss) for the period after tax	(86.75)	(270.48)	(90.03)
6	Total Comprehensive Income for the period (after tax)	(86.80)	(270.94)	(90.05)
7	Paid up Equity Share Capital, Equity Shares of ₹ 10 each	5,019.42	5,019.42	5,019.42
8	Other Equity excluding Revaluation Reserve *			
9	Earnings per Equity share (Face value of ₹ 10/- each) (for continuing and discontinued operations) Basic & Diluted (₹)	(0.17)	(0.54)	(0.18)

\* Reserves excluding revaluation reserve for the year ended as on 31<sup>st</sup> March, 2020 was ₹ (9,058.29) lakh

**Note:**

1. The Audit Committee has reviewed the above results and the Board of Directors have approved the above results and its release at their respective meetings held on 16<sup>th</sup> January 2021. The Statutory Auditors of the Company have carried out a Limited Review of the aforesaid results.

2. The above is an extract of the detailed format of Unaudited Financial Results for the quarter and nine months ended 31<sup>st</sup> December, 2020 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Unaudited Financial Results for the said quarter and nine months ended 31<sup>st</sup> December, 2020 are available on the Stock Exchange websites ([www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com)) and Company's website (<https://infomediapress.in/>).

For Infomediapress Limited  
Sd/-  
Chairman

Date : January 16, 2021

**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 the following Schemes/Plans/Options:

Name of the Schemes / Plans	Face Value per Unit (₹)	Amount of Dividend per Unit* (₹)	NAV per Unit as on January 14, 2021 (₹)
<b>Franklin India Fixed Maturity Plans - Series 2 - Plan C (1205 Days) (FIFMP-2-C)</b>			
FIFMP-2-C - Dividend	10.00	0.79	10.8743
FIFMP-2-C - Dividend- Direct			10.9370
FIFMP-2-C - Quarterly Dividend		0.185	10.2657
<b>Franklin India Fixed Maturity Plans - Series 4 - Plan B (1098 days) (FIFMP-4-B)</b>			
FIFMP-4-B - Quarterly Dividend	10.00	0.210	10.4238
<b>Franklin India Fixed Maturity Plans - Series 4 - Plan F (1286 days) (FIFMP-4-F)</b>			
FIFMP-4-F - Quarterly Dividend	10.00	0.220	10.7052
FIFMP-4-F - Quarterly Dividend- Direct			10.7321
<b>Franklin India Fixed Maturity Plans - Series 5 - Plan A (1273 days) (FIFMP-5-A)</b>			
FIFMP-5-A - Quarterly Dividend	10.00	0.210	10.6557
FIFMP-5-A - Quarterly Dividend- Direct			10.7327
<b>Franklin India Fixed Maturity Plans - Series 5 - Plan D (1238 days) (FIFMP-5-D)</b>			
FIFMP-5-D - Dividend	10.00	0.870	11.3172
FIFMP-5-D - Dividend- Direct			11.3765
FIFMP-5-D - Quarterly Dividend		0.210	10.6500
<b>Franklin India Fixed Maturity Plans - Series 5 - Plan E (1224 Days) (FIFMP-5-E)</b>			
FIFMP-5-E - Dividend	10.00	0.880	11.3273
FIFMP-5-E - Dividend- Direct			11.3856
FIFMP-5-E - Quarterly Dividend		0.210	10.6511
FIFMP-5-E - Quarterly Dividend- Direct			10.7075

The Record Date for the same will be January 22, 2021 (Friday). If in case the Record Date falls on a non-Business Day, the immediately following Business Day shall be the Record Date. All the Unitholders / Beneficial Owners of the dividend plan / option of the scheme whose names appear in the records of Registrar / Depositories as on the Record Date shall be entitled to receive dividend. The investors in the dividend re-investment plan/option will be allotted units for the dividend amount at the NAV of next Business Day after the Record Date.

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

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

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

Sd/-  
Sanjay Sapre  
President

Date: January 17, 2021

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

**"IMPORTANT"**

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**PROCUREMENT OF SAN SWITCH, SAN STORAGE, TAPE LIBRARY & BACKUP SOFTWARE, AT BANK'S HEAD OFFICE (BKC)**

The captioned RFP is available on Bank's Corporate Website [www.bankofindia.co.in](http://www.bankofindia.co.in) under "Tender" section.

**NEIL INDUSTRIES LIMITED**

CIN: L51109WB1983PLC036091  
Regd Office: 88B, (Ground Floor) Lake View Road, Kolkata - 700029  
Corporate Office: 14/113, Civil Lines, 402-403, Kan Chambers, Kanpur-208001  
E-mail: neil@rediffmail.com; neilindustrieslimited@gmail.com; Website: www.neil.co.in

**NOTICE**

The Members of Ms. Neil Industries Limited ("the Company") are hereby informed that pursuant to the provisions of Regulation 6(а), 7 and other applicable Regulations of the SEBI (Delisting of Equity Shares) Regulations, 2009, and such other applicable laws, rules, regulations and guidelines, as may be applicable, the Board of Directors at its meeting held on Saturday, January 16, 2021 has considered & approved voluntary delisting of equity shares of the Company from the Calcutta Stock Exchange Limited (CSE) where no exit opportunity needs to be given to the public shareholders and continues to remain listed on BSE Limited which has nationwide trading terminals.

The Company being listed on the Calcutta Stock Exchange Limited, there is no trading in the shares of the Company since past several years. Thus, there is no benefit of liquidity available to the shareholders of the Company. The Company incurs significant cost every year towards listing fee and other statutory compliances.

The Board of Directors, considered that it would be convenient for the Company to remain listed only on BSE Limited as 1,91,85,200 equity shares of Rs. 10/- each, representing 98.12% of the paid-up equity share capital of the Company are held by public shareholders comprising of 884 public shareholders.

The Board of Directors, therefore, also considers that it would be in the best interest of the Company, its shareholders and trade associates to delist the equity shares of the Company from CSE and to remain listed on BSE Limited.

For and on Behalf of the Board of Directors of

**NEIL INDUSTRIES LIMITED**

Sd/-  
Arvind Kumar Mittal  
Managing Director  
DIN: 02010445

Date: 16th January, 2021

Place: Kanpur

**MAHINDRA MANULIFE INVESTMENT MANAGEMENT PRIVATE LIMITED**

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

**Corporate Identity Number:** U65900MH2013PTC244758

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

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

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

Worli, Mumbai - 400 018

Tel: 1800 4196244; website: [www.mahindramanulife.com](http://www.mahindramanulife.com);

E-mail id: mfinvestors@mahindra.com

**NOTICE NO. 2/2021****Declaration of Dividend in Mahindra Manulife Equity Savings Dhan Sanchay Yojana, Mahindra Manulife Hybrid Equity Nivesh Yojana and Mahindra Manulife Multi Cap Badhat Yojana, schemes of Mahindra Manulife Mutual 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 Dividend Option(s) of Mahindra Manulife Equity Savings Dhan Sanchay Yojana, an open ended scheme investing in equity, arbitrage and debt, Mahindra Manulife Hybrid Equity Nivesh Yojana, an open ended hybrid scheme investing predominantly in equity and equity related instruments and Mahindra Manulife Multi Cap Badhat Yojana , Multi Cap Fund- an open ended equity scheme investing across large cap, mid cap, small cap stocks ("the Schemes") as per the details given below:

Name of the Scheme	Plan(s)/ Option(s)	Quantum of Dividend# (Rs. per unit)	Record Date*	Face Value (Rs. per unit)	NAV as on January 15, 2021 (Rs. per unit)
Mahindra Manulife Equity Savings Dhan Sanchay Yojana	Regular Plan – Dividend Option	0.40	January 22, 2021	10.00	12.8094
	Direct Plan - Dividend Option	0.40		10.00	13.8209
Mahindra Manulife Hybrid Equity Nivesh Yojana	Regular Plan - Dividend Option	0.60		10.00	13.2511
	Direct Plan - Dividend Option	0.60		10.00	13.6200
Mahindra Manulife Multi Cap Badhat Yojana	Regular Plan - Dividend Option	0.80		10.00	14.1398
	Direct Plan - Dividend Option	0.80		10.00	15.2436

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

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

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

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

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

For Mahindra Manulife Investment Management Private Limited

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

Place: Mumbai  
Date: January 16, 2021

Sd/-  
Authorised Signatory

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

**L&T Mutual Fund**

6<sup>th</sup> Floor, Brindavan, Plot No. 177  
C. S. T. Road, Kalina  
Santacruz (East), Mumbai 400 098

call 1800 2000 400

email investor.line@lntmf.co.in

[www.ltfs.com](http://www.ltfs.com)

**Notice (No. 39 of F.Y. 2020-21)****Notice for Declaration of Dividend in certain schemes of L&T Mutual Fund:**

Notice is hereby given that L&T Mutual Fund Trustee Limited, the Trustees to L&T Mutual Fund ("the Fund"), have approved declaration of dividend (subject to adequacy and availability of distributable surplus) under the dividend options of the below mentioned schemes:

Name of the Scheme	Quantum of Dividend (₹ per unit)	Face Value (₹ per unit)	Net Asset Value ("NAV") as on January 15, 2021 (₹. per unit)
L&T Balanced Advantage Fund - Regular Plan - Dividend Option	0.11		18.048
L&T Balanced Advantage Fund - Direct Plan - Dividend Option	0.12		20.004
L&T Hybrid Equity Fund - Regular Plan - Dividend Option	0.12		22.786
L&T Hybrid Equity Fund - Direct Plan - Dividend Option	0.13		25.729
L&T Large and Midcap Fund - Regular Plan - Dividend Option	0.16		27.092
L&T Large and Midcap Fund - Direct Plan - Dividend Option	0.18		30.809

**Pursuant to payment of dividend, NAV per unit of the dividend options of the aforesaid schemes will fall to the extent of the payment and statutory levy (if any).**

**Distribution of the above dividend is subject to the availability and adequacy of distributable surplus and may be lower to the extent of distributable surplus available on the record date.**

**Past performance of the aforesaid scheme may or may not be sustained in future.**

The record date for the purpose of declaration of dividend shall be January 22, 2021 ("the Record date"). The dividend will be paid to those unit holders, whose names appear in the register of unit holders of the aforesaid scheme as at the close of the business hours on the Record Date.

Under the dividend re-investment facility, the dividend declared will be re-invested at the ex-dividend NAV. The payment of dividend shall be subject to Tax Deducted at Source (TDS) as applicable.

Please note that in case the aforesaid Record Date falls on a non-business day, the next business day would be considered as the Record Date.

**For L&T Investment Management Limited**  
(Investment Manager to L&T Mutual Fund)

Sd/-  
Authorised Signatory

Date : January 16, 2021

Place : Mumbai

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



**ICICI Prudential Asset Management Company Limited**

Corporate Identity Number: U99999DL1993PLC054135

**Registered Office:** 12<sup>th</sup> Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001.

**Corporate Office:** One BKC, 13<sup>th</sup> Floor, Bandra Kurla Complex, Mumbai - 400 051.

Tel.: +91 22 2652 5000, Fax: +91 22 2652 8100, Website: [www.iciciprufm.com](http://www.iciciprufm.com),

Email id: enquiry@iciciprufm.com

**Central Service Office:** 2<sup>nd</sup> Floor, Block B-2, Nirion Knowledge Park, Western Express Highway, Goregaon (E), Mumbai - 400 063. Tel.: 022 2685 2000 Fax: 022 2686313

**Notice-cum-addendum to Scheme Information Document (SID) and Key Information Memorandum (KIM) of select schemes and Statement of Additional Information (SAI) of ICICI Prudential Mutual Fund (the Fund)**

Notice is hereby given that the below mentioned fund managers shall manage the schemes with immediate effect:

Sr. No.	Name of the Scheme	Existing Fund Manager(s)	Revised Fund Manager(s)
1	ICICI Prudential Dividend Yield Equity Fund	• Mrinal Singh • Mittul Kalawadia	• Mittul Kalawadia
2	ICICI Prudential Focused Equity Fund	• Mrinal Singh • Mittul Kalawadia	• Prakash Gaurav Goel • Mittul Kalawadia
3	ICICI Prudential Value Discovery Fund	• Mrinal Singh	• Sankaran Naren • Dharmesh Kakkad
4	ICICI Prudential Bharat Consumption Fund - Series 2	• Mrinal Singh	• Roshan Chutkey
5	ICICI Prudential Retirement Fund - Hybrid Aggressive Plan	• Mrinal Singh • Ashwin Jain • Manish Banthia • Anuj Tagra	• Ashwin Jain • Manish Banthia • Anuj Tagra
6	ICICI Prudential Retirement Fund - Hybrid Conservative Plan	• Mrinal Singh • Ashwin Jain • Manish Banthia • Anuj Tagra	• Ashwin Jain • Manish Banthia • Anuj Tagra
7	ICICI Prudential Retirement Fund - Pure Debt Plan	• Mrinal Singh • Ashwin Jain • Manish Banthia • Anuj Tagra	• Manish Banthia • Anuj Tagra
8	ICICI Prudential Retirement Fund - Pure Equity Plan	• Mrinal Singh • Ashwin Jain • Manish Banthia • Anuj Tagra	• Ashwin Jain • Manish Banthia • Anuj Tagra
9	ICICI Prudential ESG Fund	• Mrinal Singh	• Lakshminarayanan K. G.
10	ICICI Prudential Equity Savings Fund	• Sankaran Naren • Kayzad Eghlim • Prakash Gaurav Goel • Manish Banthia • Ritesh Lunawat	• Kayzad Eghlim • Prakash Gaurav Goel • Manish Banthia • Ritesh Lunawat
11	ICICI Prudential Bluechip Fund	• Anish Tawakley • Rajat Chandak	• Anish Tawakley • Rajat Chandak • Vaibhav Dusad
12	ICICI Prudential Infrastructure Fund	• Sankaran Naren • Ihab Dalwai	• Ihab Dalwai
13	ICICI Prudential Multicap Fund	• Sankaran Naren • Rajat Chandak	• Rajat Chandak
14	ICICI Prudential Manufacture in India Fund	• Anish Tawakley • Mittul Kalawadia	• Anish Tawakley • Lalit Kumar
15	ICICI Prudential Business Cycle Fund	• Anish Tawakley • Ihab Dalwai • Manish Banthia	• Anish Tawakley • Ihab Dalwai • Manish Banthia • Lalit Kumar
16	ICICI Prudential Growth Fund – Series 2	• Mrinal Singh	• Mittul Kalawadia
17	BHARAT 22 ETF	• Kayzad Eghlim	• Kayzad Eghlim • Nishit Patel
18	ICICI Prudential Midcap Select ETF</		



**POSSESSION NOTICE**  
(RULE 8(1) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002)

(For immovable property)

WHEREAS The undersigned being the Authorized Officer of erstwhile Andhra Bank, now Union Bank of India under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) and in exercise of powers conferred under Section 13 (12) of the Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice dated 16.06.2020 calling upon the borrower M/S Bharat Vilas Export Pvt Ltd. to repay the amount mentioned in the notice being Rs. 2,34,59,720.24 (Rupees Two Crores Thirty four Lakh fifty nine thousand seven hundred twenty nine hundred twenty four paisas) as on 31-05-2020 with subsequent interest as per the agreement(s)/within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred under Section 13 (4) of the said Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this the 15 day of January 2021.

The Borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Union Bank of India for an amount Rs. 2,34,59,720.24 (Rupees Two Crores Thirty four Lakh fifty nine thousand seven hundred twenty nine hundred twenty four paisas) as on 31-05-2020 with subsequent interest as per the agreement(s).

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

**DESCRIPTION OF IMMOVABLE PROPERTY**

Against hypothecation of N/A and/or against Mortgage of the properties detailed under:

SI No:	Name of the Owner	Description of property
1	Shri Ochi Ram S/o Shri Jamiat Raji(2) Shri Gopi Chand S/o Shri Hanji Mal and (3) Shri Roshan Lal S/o Shri Jamiat Rai.	Equitable Mortgage of Flat No.1,Measuring 61.8 sq yards charged 2/3 to ground floor and 1/3 to first floor (First floor Flat), situated at New Market, Tilak Nagar, New Delhi-110018, bounded by: North-Open, South- Main Road Rajat Garh Road, West: Gali, East:Flat No.2
2	1.Shri Roshan Lal S/o Late Shri Jamiat Rai (one half undivided share) and Shri Lachman Dass, S/o Late shri Tannu Mal (One half undivided Share)	Equitable Mortgage of Flat No.2 admeasuring 61.60 sq yards,situated at New Market, Tilak Nagar, New Delhi-110018 bounded by:North-Open,South-Main Nagajgarh Road,East:Gali,West:Flat No.3
3	Smt. Sarita Lalwani W/o Shri Roshan Lal Lalwani	Extension of Equitable Mortgage of property No. 12 Part of Khasra No.289, built on land area measuring 1248 SFT. (phirni Road)Village Nangaloy said, New Delhi bounded by North-Plot No RZ-43, East-Property No.15, West-Firm Road & entry for Plot No.12,South-East's Property, (K. V. S. N. Murty)

Sd/-  
Asst.General Manager & Authorized Officer  
Union Bank of India (E-Andhra Bank)  
Green Park

Date: 15.01.2021

Place: New Delhi, Green Park

**IDBI BANK IDBI Bank Ltd,**

1/6, Sat Pual Mittal Centre, Khel Gaon Marg, Siri Fort Institutional Area, New Delhi-110049  
New Delhi-110049, Ph. 26499161, 26499681-85

**POSSESSION NOTICE**

(Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002)

Whereas,The undersigned being the authorized officer of the IDBI Bank Ltd, 1/6, Sat Pual Mittal Centre, Khe Gaon Marg, Siri Fort Institutional Area, New Delhi-110049 under the Securitization & Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice u/s 13(2) on dated 16.09.2020 calling upon the borrower/ guarantor M/s. Swift Handicrafts, Partners Mr. Sangeet Yadav, Mr. Manmeet Yadav, Mrs. Santosh Yadav & Late Sh. Hazari Lal Yadav (to be represented by legal heirs) (Borrower, Guarantor & Mortgagor) to repay the amount mentioned in the notice being Rs. 2,92,23,353.00/- (Rupees Two Crore Ninety Two Lakh Twenty Three Thousand Three Hundred and Fifty Three Only) as on 17.07.2020 within 60 days from the date of receipt of the said notice with future interest and incidental charges w.e.f. 01-06-2020.

The borrower having failed to repay the amount, notice is hereby given to the borrower/ Guarantor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this the 16th day of January, of the year 2021;

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of THE KARUR VYSYA BANK LIMITED for an amount of Rs. 26,822,140.00 (Rupees Twenty Six Lacs Eighty Two Thousand Two Hundred Fourteen only) and interest thereon.

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

**Description of the Immovable Property**

Entire residential flat bearing No: 1004, 10th Floor, Chelsea Tower, Omex Heights, Plot No: TC/G-2/2 and TC/G-5/5, Vibhuti Khand, Gmota Nagar, Lucknow - 226010 and bounded on:

North : Open to sky South : Open to Sky

East : Corridor West : Open to sky

Place: Lucknow Date : 16.01.2021

Chief Manager & Authorized Officer  
THE KARUR VYSYA BANK LIMITED

**Particulars of the Secured Assets Intended to be enforced**

1. The Hypothecated Assets :- Hypothecation of raw materials, Stock in process, Finished & semi finished goods, Store & spares, P/M and other movable assets and the present & future Book Debts of the company M/s. Swift Handicrafts

2. The Mortgaged Assets

A) All that piece and parcel of land comprised in and forming part of immovable property situate at property no. DDA Duplex SFS Flat Bearing No.157, Category-III on Duplex Second & Third Floor Hauz Khas New Delhi-110016 in the name of Mrs. Santosh Yadav or thereabouts, situated within the City limits of South District in the State of Delhi and which is bounded as follows : On the East by : Open Service Lane & Park, On the West by : Open/Road, On the South by : Other Flat, On the North by : Entry/Staircase / Flat no. 158, together with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future.

B) All that piece and parcel of land comprised in and forming part of immovable property situate at property no. Shop No. 12, 1st Floor, CSC Complex, Hauz Khas, Delhi-110016 in the name of Late Sh. H.L. Yadav, Mrs. Santosh Yadav, Mr. Sangeet Yadav, and Mr. Manmeet Yadav or thereabouts, situated within the City limits of South District in the State of Delhi and which is bounded as follows: On the East by : Office Space No. 13, On the West by : Open, On the South by : Open, On the North by : Open, together with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future.

Date: 1/20/2020

Place : New Delhi

Authorised Officer  
IDBI Bank Ltd



Whereas The undersigned being the authorized officer of Bank of Baroda, (E-Vijaya Bank), Hauz Khas Branch, New Delhi under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest(Second) 1[Act], 2002 and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules,2002 issued a demand notice dated 11/11/2019 calling upon the Borrower(s). M/s Josphina Food and Beverages Private Limited at Registered Office Address at 5, Gorky Terrace (3rd Floor), Kolkata-700017; H-37, Outer Circle Connaught Place, New Delhi-110001 (unit); K-101, Hauz Khas, New Delhi-110016 represented by Director(s). Mrs. Sumana Ghosh and Mr. Sunil Chander Nair ; Corporate Guarantor(s): M/s Josphina Developers Private Limited and M/s Arcava Real Estate Private Limited and Guarantor(s); Mrs. Sumana Ghosh, Mr. Sunil Chander Nair and Late Partha Ghosh for Rs.5,07,25,439.35 (Five Crore Seven Lakhs Twenty Five Thousand Four Hundred And Thirty Nine Rupees And Thirty Five Paise only) as on 31.10.2019 and further interest thereon at contractual rate plus costs, charges and expenses till date of payment.

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

**Description of the Immovable Property:**

Property 1 : Equitable mortgage of Apartment No. 4A2, admeasuring 1264 square feet super built area on the 4th floor of the RIDGE residential tower constructed at Hiland Park, together with one car parking space bearing No. 4, located at the Deck Level Open of Ridge Tower at Hiland Park. Mortgagor of Flat is the Corporate Guarantor(s): M/s Arcava Real Estate Private Limited vide Deed No. I-1901-01865/2018 on 17/03/2018 (Possession taken on 14.01.2021).

Property 2 : All that piece and parcel of land admeasuring 0.375 acres thereabout situated at Andal, District: Burdwan, 0.018 Acres in Dag No. 1158, 0.019 Acres in Dag No. 1159, 0.0225 Acres in R.S. Dag No. 1161, 0.0396 Acres in R.S. Dag No. 1175/1160, L.R. Khatan No. 4009, Mouza-Andal under P.S. Andal within the limits of Andal Gram Panchayat in the industrial zone of Aerotropolis. (Possession taken on 15.01.2021).

Property 3 : All that piece and parcel of land admeasuring 0.8661 acres thereabout or 37,727 sq. ft. or thereabouts comprised of 0.0920 acres in R.S. Dag No. 1154, 0.2800 Acres in R.S. Dag No. 1155, 0.0400 Acres in R.S. Dag No. 1157, 0.2761 Acres in R.S. Dag No. 1158, 0.0189 Acres in R.S. Dag No. 1159, 0.0225 Acres in R.S. Dag No. 1161, 0.0970 Acres in R.S., Dag No. 1162, 0.0396 Acres in R.S. Dag No. 1157/1160, L.R. Khatan No. 4009, Mouza- Andal under P.S. Andal within the limits of Andal Gram Panchayat in the Mixed zone of Aerotropolis. Mortgagor of Flat is the Corporate Guarantor(s): M/s Josphina Developers Private Limited vide Deed No. I-1903-03056/2018 on 12/2/2018. Properties 2 & 3 is situated at Sujalam Sky City, Andal, NH-2, West Bardhaman (Possession taken on 15.01.2021).

Authorised Officer  
Bank of Baroda (E-Vijaya Bank)

Place: New Delhi

Bank of Baroda (E-Vijaya Bank) Hauz Khas Branch, New Delhi



**MOIL LIMITED**

(Formerly Manganes Ore (India) Ltd.)  
(A Govt. of India Enterprise)  
"MOIL BHAWAN", 1-A, Katol Road, Nagpur-440 013  
CIN: 99999MH1952CO0123  
MOIL GST Registration (MSI) - 27AAACM8952A1ZL  
MOIL GST Registration (MP) - 23AACM8952A1ZT

**NOTICE INVITING TENDER**

E-PROCUREMENT

Tenders are invited from reputed Manufacturers for supply of the following materials:  
Purchase Tender No.: 1)WE-88 2)WE-89)WE-90)WE-91)WE-92& 6)WE-93

**Brief description of item:** 1) LT Panels 2) Cement - 1051 MT 3) HT/LT Electrical Cables (Assorted Sizes) 4) Drilling Accessories for Universal Drilling Machine-5 Items 5) Continuous Ambient Air Quality Monitoring System (CAQMS) with three year CAMC - 9 Sets 6) Hand Held Ground Penetrating Radar (GPR) Instrument (SSP- Sub Surface Profiler) to ensure higher safety standards in underground mine

**Tendering Authority Address:** Dy. G.M. (Materials), MOIL LIMITED, "MOIL BHAWAN", 1-A, KATOL ROAD, NAGPUR 440 013. Ph. No: PBX: 0712-286100, Fax No: 0712-2592360.

**For details of Tender Document & Schedule of Tender visit website:**  
<http://www.moil.nic.in> and [www.eprocure.gov.in](http://eprocure.gov.in)

**For participation in e-tendering visit website (MSTC):**  
[www.mstcecommerce.com/eprocurement/moil](http://www.mstcecommerce.com/eprocurement/moil)

**\*For detailed specifications & instructions refer tender document.**

Any update/revision/corrigendum will only be uploaded in the above mentioned websites and will not be published in newspapers. Bidders are requested to visit websites regularly to keep themselves updated.

Dy. G.M. (Materials)

**MOIL – Adding Strength to Steel**

The Karur Vysya Bank Ltd., DIVISIONAL OFFICE, No.6, 3rd Floor, Opp: Metro Pillar No: 80, Pusa Road, Karolbagh, New Delhi – 110 005

**Possession Notice**

(For Immoveable Property)

Issued under Rule 8(1) of Security Interest (Enforcement) Rules, 2002

Whereas,

The undersigned being the Authorized officer of THE KARUR VYSYA BANK LIMITED under the Securitisation & Reconstruction of Financial Assets And Enforcement of Security Interest (Second) Act, 2002 (Act 54 of 2002) and in exercise of powers conferred under section 13(12) read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 20.03.2020 calling upon the borrower (1) M/S Jai Shiv Shakhi Dwelling Pvt Ltd, D-2/75, Virat Khand, Gomti Nagar, Lucknow – 226 010, (2) Shri Manish Kumar Singh, S/o Shri Ramesh Kumar Singh, Flat No: 1004, Chelso Tower, Omex Heights, Vibhuti Khand, Gomti Nagar, Lucknow – 226010 and (3) Mr Sudhil Kumar Singh, S/o Shri Ramesh Kumar Singh, D-2/75, Virat Khand, Gomti Nagar, Lucknow – 226 010 to repay the amount mentioned in the notice being Rs. 26,822,140.00 (Rupees Twenty Six Lacs Eighty Two Thousand Two Hundred Fourteen only) within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this the 16th day of January, of the year 2021;

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of THE KARUR VYSYA BANK LIMITED for an amount of Rs. 26,822,140.00 (Rupees Twenty Six Lacs Eighty Two Thousand Two Hundred Fourteen only) and interest thereon.

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

**Description of the Immoveable Property**

Entire residential flat bearing No: 1004, 10th Floor, Chelsea Tower, Omex Heights, Plot No: TC/G-2/2 and TC/G-5/5, Vibhuti Khand, Gmota Nagar, Lucknow - 226010 and bounded on:

North : Open to sky South : Open to Sky

East : Corridor West : Open to sky

Place: Lucknow Date : 16.01.2021

Chief Manager & Authorized Officer  
THE KARUR VYSYA BANK LIMITED

**Particulars of the Secured Assets Intended to be enforced**

1. The Hypothecated Assets :- Hypothecation of raw materials, Stock in process, Finished & semi finished

**RICHA INDUSTRIES LIMITED**

Regd. Office: Plot No.29, DLF Industrial Area, Phase-II, Faridabad-121003, Haryana Telephone: 0129-4133968, Fax: 0129-4133969, CIN: L17115HR1993PLC032108 E-mail: irpicha@richa.in, irpicha@gmail.com, ncritchag@gmail.com, Website: www.richa.in

**NOTICE FOR 26<sup>TH</sup> ANNUAL GENERAL MEETING, BOOK CLOSURE & E-VOTING**

- Members of Richa Industries Limited are informed that in compliance with the provision of the Companies Act, 2013 and rules framed thereunder and the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 (SEBI LODR Regulations) read with General Circular No. 20/2020 dated May 5, 2020 read with General Circular Nos. 14/2020 dated April 8, 2020 and 20/2020 dated April 13, 2020 and Circular number SEBI/HOIC/CFDCMD1/CIR/P/2020/79 dated May 12, 2020 and circular number SEBI/HOIC/CFDCMD2/CIR/P/2021/111, dated January 15, 2021 issued by the Securities and Exchange Board of India (SEBI) (collectively referred to as Circulars), has allowed companies to conduct the Annual General Meeting (AGM) through Video Conferencing (VC) or Other Audio Visual Means (OAVM) without the physical presence of the Members at a common venue. In compliance with the Circulars, the AGM of the Company is being held through VC/OAVM.
- In Compliance with the Circulars, electronic copies of the Notice of the e-AGM and Annual Report 2019-20 have been sent to all the members whose email IDs are registered with the Depositories/RTA/Company. The dispatch of Notice of the AGM through email has been completed on 15<sup>th</sup> January, 2021.
- Pursuant to the provision of Section 91(1) of the Companies Act, 2013 read with the Rule 10 of Companies (Management and Administration) Rules, 2014 and other applicable provision, if any of the Companies Act, 2013 and SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, the Register of members and share transfer books of the Company will remain closed from Monday 25<sup>th</sup> January, 2021 to Monday 08<sup>th</sup> February, 2021, (Both days inclusive) for the purpose of Annual General Meeting.
- Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and regulation 44 of SEBI (Listing Obligation and Disclosure Requirement) Regulation, 2015, the members are provided with the facility to cast their vote electronically through remote e-voting (prior to AGM) and E-voting (during the AGM) services provided by the Company Registrar and transfer agent, M/s LINK INTIME INDIA PVT. LTD. on all the resolution set forth in the Notice of 26<sup>th</sup> e-AGM. The Company has appointed M/s Arun Goel & Associates, Practicing Company Secretary as the Scrutinizer to scrutinize the e-voting process.
- The remote e-voting shall commence on Friday, 05<sup>th</sup> February, 2021 at 9.00 a.m. and ends on Sunday, 07<sup>th</sup> February, 2021 at 5.00 p.m. During this period shareholders' of the Company, holding shares either in physical form or in dematerialized may cast their vote electronically. Thereafter there e-voting module shall be disabled for voting during the e-AGM.
- The member who has cast their vote by remote e-voting prior to the e-AGM may also participate in the e-AGM through VC/OAVM facility but shall not be entitled to cast their vote again through e-voting facility available during the e-AGM.
- The voting rights of members shall be in proportion to the equity shares held by them in the paid-up equity share capital of the Company on Wednesday, 03<sup>rd</sup> February, 2021 cut-off date. A person whose name is recorded in the register of members or in the register of beneficial owner maintained by the depositories as on the cut-off date shall be entitled to join e-AGM avail the remote e-voting and e-voting facility during the e-AGM. A person who cease to be a member as on cut-off date should treat this notice for information purpose only.
- Any person who acquires shares and become the member of the Company after the dispatch of Notices of the e-AGM by the Company and holds shares as of the cut-off date i.e. 03<sup>rd</sup> February, 2021 may obtain the login id and password for remote e-voting by sending request to Link Intime India Pvt. Ltd. at [enotices@linkintime.co.in](mailto:enotices@linkintime.co.in) or contact on Tel 022-49186000. Any person who is not a member as on cut-off date should treat the notice of the e-AGM for information purpose only.
- If you have not registered your e-mail address with the Company DP/RTA, you may please follow the below instruction for obtaining
  - Physical Holding - Please send a request to LINK INTIME INDIA PVT. LTD. Registrar and Share Transfer Agent at Noble Heights, 1<sup>st</sup> Floor, Plot No NH-2, C-1, Block LSC, Near Savitri Market, Janakpuri, New Delhi-110058 or mail id [delhi@linkintime.co.in](mailto:delhi@linkintime.co.in), providing your name, folio number, scanned copy of the share certificate (front and back), self-attested scanned copy of PAN Card and self-attested scanned copy of Aadhaar Card for registering e-mail address.
  - Demat Holding- Please contact your DP and register your e-mail address in your demat account as per the process advised by your DP.
- The result of the e-voting before and during the e-AGM shall be declared not later than 48 hours from the conclusion of e-AGM. The results declared along with the consolidated Scrutinizer report will be placed on the website of Stock exchange [www.bseindia.com](http://www.bseindia.com).
- In case you have any queries relating e-voting facility, please refer the Frequently Asked Questions ("FAQs") and e-voting manual for shareholder available at <https://instavote.linkintime.co.in>, under help section or write an email to [enotices@linkintime.co.in](mailto:enotices@linkintime.co.in) or in contact on Tel: 022-49186000.

For Richa Industries Limited

Sd/-

Arvind Kumar

Resolution Professional

Regn No: IBBI/IPA-001/P-P00178/2017-18/10357

Date : 15 January, 2021

Place : Faridabad

**RICHA INDUSTRIES LIMITED**

Regd. Office: Plot No.29, DLF Industrial Area, Phase-II, Faridabad-121003, Haryana Telephone: 0129-4133968, Fax: 0129-4133969, CIN: L17115HR1993PLC032108 E-mail: irpicha@richa.in, irpicha@gmail.com, ncritchag@gmail.com, Website: www.richa.in

**NOTICE FOR 25<sup>TH</sup> ANNUAL GENERAL MEETING, BOOK CLOSURE & E-VOTING**

- Members of M/s Richa Industries Limited are informed that in compliance with the provision of the Companies Act, 2013 and rules framed thereunder and the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 (SEBI LODR Regulations) read with General Circular No. 20/2020 dated May 5, 2020 read with General Circular Nos.14/2020 dated April 8, 2020 and 20/2020 dated April 13, 2020 and Circular number SEBI/HOIC/CFDCMD1/CIR/P/2020/79 dated May 12, 2020 and circular number SEBI/HOIC/CFDCMD2/CIR/P/2021/111, dated January 15, 2021 issued by the Securities and Exchange Board of India (SEBI) (collectively referred to as Circulars), has allowed companies to conduct the Annual General Meeting (AGM) through Video Conferencing (VC) or Other Audio Visual Means (OAVM) without the physical presence of the Members at a common venue. In compliance with the Circulars, the AGM of the Company is being held through VC/OAVM.
- In Compliance with the Circulars, electronic copies of the Notice of the e-AGM and Annual Report 2019-20 have been sent to all the members whose email IDs are registered with the Depositories/RTA/Company. The dispatch of Notice of the AGM through email has been completed on 15<sup>th</sup> January, 2021.
- Pursuant to the provision of Section 91(1) of the Companies Act, 2013 read with the Rule 10 of Companies (Management and Administration) Rules, 2014 and other applicable provision, if any of the Companies Act, 2013 and SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, the Register of members and share transfer books of the Company will remain closed from Monday 25<sup>th</sup> January, 2021 to Monday 08<sup>th</sup> February, 2021, (Both days inclusive) for the purpose of Annual General Meeting.
- Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and regulation 44 of SEBI (Listing Obligation and Disclosure Requirement) Regulation, 2015, the members are provided with the facility to cast their vote electronically through remote e-voting (prior to AGM) and E-voting (during the AGM) services provided by the Company Registrar and transfer agent, M/s LINK INTIME INDIA PVT. LTD. on all the resolution set forth in the Notice of 25<sup>th</sup> e-AGM. The Company has appointed M/s Arun Goel & Associates, Practicing Company Secretary as the Scrutinizer to scrutinize the e-voting process.
- The remote e-voting shall commence on Friday, 05<sup>th</sup> February, 2021 at 9.00 a.m. and ends on Sunday, 07<sup>th</sup> February, 2021 at 5.00 p.m. During this period shareholders' of the Company, holding shares either in physical form or in dematerialized may cast their vote electronically. Thereafter there e-voting module shall be disabled for voting during the e-AGM.
- The member who has cast their vote by remote e-voting prior to the e-AGM may also participate in the e-AGM through VC/OAVM facility but shall not be entitled to cast their vote again through e-voting facility available during the e-AGM.
- The voting rights of members shall be in proportion to the equity shares held by them in the paid-up equity share capital of the Company on Monday, February 01, 2021 (cut-off date). A person whose name is recorded in the register of members or in the register of beneficial owner maintained by the depositories as on the cut-off date shall be entitled to join e-AGM avail the remote e-voting and e-voting facility during the e-AGM. A person who cease to be a member as on cut-off date should treat this notice for information purpose only.
- Any person who acquires shares and become the member of the Company after the dispatch of Notices of the e-AGM by the Company and holds shares as of the cut-off date i.e. 03<sup>rd</sup> February, 2021 may obtain the login id and password for remote e-voting by sending request to Link Intime India Pvt. Ltd. at [enotices@linkintime.co.in](mailto:enotices@linkintime.co.in) or contact on Tel 022-49186000. Any person who is not a member as on cut-off date should treat the notice of the e-AGM for information purpose only.
- If you have not registered your e-mail address with the Company DP/RTA, you may please follow the below instruction for obtaining
  - Physical Holding - Please send a request to LINK INTIME INDIA PVT. LTD. Registrar and Share Transfer Agent at Noble Heights, 1<sup>st</sup> Floor, Plot No NH-2, C-1, Block LSC, Near Savitri Market, Janakpuri, New Delhi-110058 or mail id [delhi@linkintime.co.in](mailto:delhi@linkintime.co.in), providing your name, folio number, scanned copy of the share certificate (front and back), self-attested scanned copy of PAN Card and self-attested scanned copy of Aadhaar Card for registering e-mail address.
  - Demat Holding- Please contact your DP and register your e-mail address in your demat account as per the process advised by your DP.
- The result of the e-voting before and during the e-AGM shall be declared not later than 48 hours from the conclusion of e-AGM. The results declared along with the consolidated Scrutinizer report will be placed on the website of Stock exchange [www.bseindia.com](http://www.bseindia.com).
- In case you have any queries relating e-voting facility, please refer the Frequently Asked Questions ("FAQs") and e-voting manual for shareholder available at <https://instavote.linkintime.co.in>, under help section or write an email to [enotices@linkintime.co.in](mailto:enotices@linkintime.co.in) or in contact on Tel: 022-49186000.

For Richa Industries Limited

Sd/-

Arvind Kumar

Resolution Professional

Date : 15 January, 2021

Place : Faridabad

**ADITYA BIRLA CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

Aditya Birla Sun Life AMC Limited (Investment Manager for Aditya Birla Sun Life Mutual Fund) Registered Office: One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, S.B. Marg, Elphinstone Road, Mumbai - 400 013. Tel: 4356 8000. Fax: 4356 8110/8111. CIN: U65991MH1994PLC080811

**Record Date for Dividend**

**NOTICE IS HEREBY GIVEN THAT** the Trustees of Aditya Birla Sun Life Mutual Fund have approved Friday, January 22, 2021\*, as the Record Date for declaration of dividend subject to availability of distributable surplus on the Record Date, in the following scheme:

Name of the Scheme	Plan/Option	Dividend Rate [₹ per unit # on face value of ₹10/- per unit]	NAV as on January 15, 2021 (₹)
Aditya Birla Sun Life Arbitrage Fund (An open ended scheme investing in arbitrage opportunities)	Direct Plan - Dividend Option	0.022	11.0950

**The NAV of the scheme, pursuant to payout of dividend would fall to the extent of payout and statutory levy (if applicable).**

#As reduced by the amount of applicable statutory levy. \*or the immediately following Business Day if that day is a non-business day.

All unitholders whose names appear in the Register of Unitholders / Beneficial owners under the dividend option of the said scheme as at the close of business hours on the Record Date shall be eligible to receive the dividend so declared.

**For Aditya Birla Sun Life AMC Limited  
(Investment Manager for Aditya Birla Sun Life Mutual Fund)**

Sd/-  
Authorised Signatory

Date: January 16, 2021

Place: Mumbai

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



(CIN: L65190MH2004GOI148838)

**E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002**

to be held on 09.02.2021 from 11:00 AM - 12:00 NOON For Below Mentioned Property

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below mentioned immovable properties/ secured assets are mortgaged/charged to the secured creditor (IDBI Bank Ltd.). Whereas under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, the Authorised Officers have issued Demand Notice for recovery of sums from the borrowers/guarantors/mortgagors(herein referred to as borrowers) as per details given below against each borrower. Further, in exercise of powers contained in the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, the respective Authorised Officers have taken physical/symbolic possession of the under mentioned secured assets. Whereas sale of secured assets is to be made through Public E-Auction for recovery of the secured debts due to IDBI Ltd. from the Borrowers as per the demand notice plus future interest, costs and charges incurred by the bank theron, less recoveries if any, thereafter. The general Public is invited to bid either personally or through duly authorised agent.

**SCHEDULE OF SALE OF SECURED ASSETS**

Sr. No.	Name of Borrower/ Co-Borrower/ Guarantor	Date of Demand Notice and O/S Amount mentioned therein	Description of Secured Assets	Status of Possession (Physical or Symbolic)	Date of Possession	Reserve Price	Earnest Money Deposit (EMD) Amount	Last Date of deposit of EMD	Details of account in which EMD is to be deposited through RTGS/NEFT & IFSC Code	Date & Time of Inspection of Property	Incremental Bidding	Name & Contact No. of Authorised Officer/ Nodal Officer
1.	M/s Bindal & Bindal Batteries Pvt Ltd	31.12.2015 & Rs.10,35,38,517/-	Plot No D-145 & 146, Industrial Area, Phase-II Extension (Hosiery Complex), Noida, Distt- Gautam Budh Nagar (U.P.). Unit is closed	Symbolic	04.12.2018	Rs. 5,25,00,000/-	Rs. 52,50,000/-	08.02.2021	Account Number- 108337000010052 Name: IDBI Bank Ltd. IFSC Code - IBKL0001083	Prospective buyers may visit on their own.	Rs.1,00,000/-	Sh. Kuldeep Yadav: 8787092507 & Sh. Ajay Bhalla: 011-66083001
2.	M/s Bindal & Bindal Batteries Pvt Ltd	31.12.2015 & Rs.10,35,38,517/-	Agarwal Market, Ground, First & Second Floor (36 Shops), Mohalla South, Civil Lines, Muzaffar Nagar, (U.P.)	Symbolic	28.01.2019	Rs. 2,52,00,000/-	Rs. 25,20,000/-	08.02.2021	Account Number- 108337000010052 Name: IDBI Bank Ltd. IFSC Code - IBKL0001083	Prospective buyers may visit on their own.	Rs.1,00,000/-	Sh. Kuldeep Yadav: 8787092507 & Sh. Ajay Bhalla: 011-66083001

**List of the terms & conditions appearing in Bid Document:** 1. The sale of Secured Assets is on "as is where is basis", "as is what is basis", "whatever there is basis" and "no recourse basis" for and on behalf of the Secured Creditors viz.: IDBI Bank Ltd., 2. The aforesaid property shall not be sold below the reserve price mentioned above., 3. The Earnest Money Deposit – (EMD) has to be deposited for qualifying for the bid through DD/PO drawn in favour of IDBI Bank Ltd. or through NEFT/RTGS in favour of IDBI Bank Limited, Account No. 108337000010052, Branch: Sahibabad , 4. The Earnest Money Deposit – (EMD) will not carry interest. AO may retain EMD of top three bidders upto 3 months from the date of opening of the bids., 5. The successful bidder will be required to pay the balance amount within 15 days of the confirmation of the sale or such opening of the period., 6. The successful bidder would be required to bear all the necessary expenses like stamp duty, registration, expenses, tax liabilities, if any etc for transfer of secured asset., 7. The sale is strictly subject to the terms & conditions given in this advertisement and in the 'Bid Document'. Bid document can be obtained from our offices, on all working days or downloaded from IDBI's website i.e. [www.idbi.com](http://www.idbi.com) and also at [www.bankeauctions.com](http://www.bankeauctions.com) . 8. The sale would be on e-auction platform at website [www.bankeauctions.com](http://www.bankeauctions.com) through E-auction service provider C1 India Pvt. Ltd., Contact Mr. Vinod Chouhan (email: [delhi@c1india.com](mailto:delhi@c1india.com) and support@bankeauctions.com ) or Cell: +91-9813887931 | Phone: +91-124-4302020, 9. Prospective buyers may visit property of their own , and contact Sh. Kuldeep Yadav 8787092507, Sh. Ajay Bhalla(AO) 011-660



## REGIONAL OFFICE, Delhi (Central), Faiz Road, Jhandewalan, New Delhi-110005, E-mail : cb8821leg@unionbankofindia.com

### Sale Notice for Sale of immovable properties

**E-Auction Sale Notice for Sale of Immovable/Moveable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8 / 9 of the Security Interest (Enforcement) Rule, 2002**

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged / charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Union Bank of India (secured creditor), will be sold on 'As is where is', 'As is what is' and 'Whatever there is' on the date mentioned below, for recovery of dues as mentioned hereunder to Union Bank of India from the below mentioned Borrower(s) & Guarantor(s). The Reserve Price and the Earnest Money Deposit are also mentioned hereunder:

Branch name and address : Karol Bagh Branch (UBI)

Name of the Borrower & Guarantor/s	Sushma Rani	Amount due - Rs. 59,67,503/- as on 31.07.2018 interest to be charged w.e.f 01.08.2018
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Property No. 1: Immovable Property at Plot no. 2286, category EWS, Sushant Lok, Phase-1, Gurgaon, Haryana- 122001 (Physical Possession)

Date & Time of E-Auction: 18.02.2021 between 11.00 AM to 05.00 PM with 10 minutes unlimited auto extension Reserve Price Rs. 61,27,000/- Earnest money to be deposited RS. 6,12,700/-

Branch name and address : Rajouri Garden (e-AB)

Name of the Borrower & Guarantor/s	Parul and Ravinder	Amount due - Rs. 20,07,409.00 Plus interest thereon
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Property No. 2: A-42, Third Floor, Front side (with roof rights), Ram Nagar, Om Vihar, Uttam Nagar-110059 (Physical Possession)

Date & Time of E-Auction: 18.02.2021 between 11.00 AM to 05.00 PM with 10 minutes unlimited auto extension Reserve Price Rs. 18,03,000/- Earnest money to be deposited RS. 1,80,300/-

Branch name and address : Karol Bagh (e-AB)

Name of the Borrower & Guarantor/s	M/s Prashant Electrico	Amount due - 385485.85 + interest + legal expenses as on date 10/06/2020
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Property No. 3 : Office and measuring 245 sft ,Shop No. 139 , Ground floor with basement Desh Bandhu Gupta Market, Karol Bagh, New Delhi. (Symbolic Possession)

Date & Time of E-Auction: 18.02.2021 between 11.00 AM to 05.00 PM with 10 minutes unlimited auto extension Reserve Price Rs. 70,00,000/- Earnest money to be deposited RS. 7,00,000/-

For registration, login and bidding rules visit <https://www.mstecommerce.com/auctionhome/lbapi/index.jsp>.

EMD amount can be submitted on or before commencement of e-auction

- For detailed terms and conditions of the sale, please refer to the link provided in <https://www.unionbankofindia.co.in/english/TenderViewAllAuction.aspx>

- Interested person may also contact Mr. Sh. S. Chandra, Union Bank of India, Mob.: 7869965466

Date : 16-01-2021, Place : New Delhi

Authorised Officer, Union Bank of India



CIRCLE SAstra CENTRE, CIRCLE OFFICE BULANDSHAHAR E MAIL: CS8212@PNB.CO.IN; COBRSAMD@PNB.CO.IN

### POSSESSION NOTICE (FOR IMMMOVABLE PROPERTY)

Whereas, the undersigned being the Authorised Officer of the Punjab National Bank under the Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under Section 13(12) read with rule 9 of the Security Interest (Enforcement) Rules, 2002, issued demand notice/s on the dates mentioned against each account calling upon the respective borrower/s to repay the amount as mentioned against each account within 60 days from the date of notice/s date of receipt of the said notice/s. The borrower/s having failed to repay the amount, notice is hereby given to the borrower/s and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of Section 13 of Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on date herein mentioned below. The borrower/s/guarantor/s/mortgagor's attention is invited to provisions of sub-section (8) of section 13 of the Act in respect of time available to redeem the secured assets.

The borrower/s in particular and the public in general is hereby cautioned not to deal with the property/ies and any dealing with the property/ies will be subject to the charge of Punjab National Bank for the amounts and interest thereon.

#### SCHEDULE OF THE SECURED ASSETS

S. No.	Name of the Account	Description of the property mortgaged	Date of Demand Notice	Date of possession notice affixed	Amount Outstanding as on the date of possession notice.
1.	M/s Pavan Floor Mills Prop. Smt Renu Goyal, Smt Renu Goyal (Now Deceased) through legal Heirs Sh. Devi Gyan Prakash Goyal S/o Sh. Devi Sharani Goel (Husband of Smt. Renu Goyal), Sh. Punit Goyal S/o Sh. Sh. Gyan Prakash Goyal, Ms. Shivi Goyal D/o Sh. Sh. Gyan Prakash Goyal, Sh. Gyan Prakash Goyal S/o Sh. Devi Sharani	1. Eqm. Of Property Khata No. 301, Khet No. 49G, Village Gauspur Taina, Pargana and Tehsil Khurja measuring 0.107 Hectare District Bulandshahr UP in the name of Smt. Renu Goyal W/o Sh. Gyan Prakash Goyal Bounded as: East: 24 Ft wide Road, West: Sh. Shiv kishore gaur, North: 24 Ft Wide Road, South: Sh. Deepak Solanki 2. Hys. Of stocks of all finished, semi finished goods etc.	21.05.2019	13.01.2021	Rs. 5633204.08 (Rupees Fifty Six Lakh Thirty three Thousand Two Hundred Four and Paisa Eighty only) + further interest w.e.f. 01.05.2019
2.	Sh. Neeraj Kumar Gupta S/o Late Raja Ram Gupta, Smt. Manita Rani Gupta W/o Neeraj Kumar Gupta	All Part and parcel of Residential Flat 3-A, III Floor of Residential House No. A-99, Situated at Yamunapuram Bulandshahr measuring 66.83 SqM registered on 31.03.2015 with SR Office Bulandshahr in the book 1st Volume 6231 at pages 265-302 at Sr. No. 2137 Bounded as: under: East: Plot No. A-98, West: Plot No. A-100, North: Plot No. A-90, South: 9 M wide Road	04.07.2019	13.01.2021	Rs. 1942082.00 (Rupees Nineteen Lakh Forty Two Thousand Eighty Two only) + interest w.e.f. 01.07.2019
3.	M/s Rana Batteries Prop. Sh. Rashid Rana, Sh. Rashid Rana S/o Sh. Sh. Intz Ali Rana, Sh. Intz Ali Rana in the name of Sh. Intz Ali Rana S/o Sh. Raham Elahi (1/2 Share) & Sh. Mohammad Rashid S/o Sh. Intz Ali Rana (1/2 Share) measuring area 172.98 SqM Bounded as: under: East: Rasta Kacha 12 Ft Wide, West: Plot Deegar, North: Araria Yamin Khan, South: Plot Nawazis Ali	EM of Residential Building at Khet No. 547, situated at Kasba Khurja (Out of Chungi)	10.07.2019	13.01.2021	Rs. 1496736.08 (Rupees Fourteen Lakh Ninety Six Thousand Seven Hundred Thirty Six and Paisa Eighty only) + interest w.e.f. 01.06.2019
4.	M/s Dolphin Traders Prop. Sh. Ansari, Sh. Razi Anasari S/o Taqil Ansari, Sh. Haji Mohammad Taki Sh. Mohammad Irfan S/o Sh. Haji Mohammad Taki, Sh. Mohammad Sultan S/o Sh. Haji Mohammad Taki Sh. Mohammad Nadeem S/o Sh. Haji Mohammad Taki, Sh. Mohammad Parvez S/o Sh. Haji Mohammad Taki, Miss. Sultan Parvez D/o Sh. Haji Mohammad, Miss Rubina Parvez D/o Sh. Haji Mohammad Taki	Extension of EM of IP M/s Eagle Glass Ceramics Industries, Factory Land & Building bearing registered sale deed in the name of Smt. Khaliza begum W/o Mohd. Sh. Haji Shah, Sh. Mohammad Rizwan S/o Sh. Haji Shah, Sh. Mohammad Irfan S/o Sh. Haji Mohammad Taki, Land No. 2772, total area 2909.10 SqM i.e. 3479.28 Sq yards Bounded as under: East: M/s Ramanuj Pottery, West: Passage Road Mobile Tower, Land of Sh. Roads, North: Nala Road, South: M/s New Light Pottery	11.09.2019	13.01.2021	Rs. 2052456.43 (Rupees Twenty Lakh Fifty Two Thousand Four Hundred Forty Six and Paisa Forty Three only) + interest w.e.f. 01.01.2019
5.	Sh. Anil Kumar Sharma S/o Sh. Atavar Sharma	All Part and parcel of residential Plot located at Khasra No. 129/1, Village Sunehra, Khurja Distt Bulandshahr Measuring 657.42 Sq Yards or 550 SqM registered on 01.11.2013 with SRO II Bulandshahr in the book 1st Volume 3641 at Pages 21/25 ft at R.s. 8154 Bounded as: under: East: 5 Ft Wide, West: Plot Vendor, North: Plot of Vendor, South: Plot of Umesh and Others	04.07.2019	15.01.2021	Rs. 2223914.00 (Rupees Twenty Two Lakh Twenty Three Thousand Nine Hundred Fourteen Only) + interest w.e.f. 01.07.2019
6.	Sh. Kanchhi Singh S/o Sh. Aidal Singh, Smt. Munni Devi W/o Sh. Kanchhi Singh	Equitable Mortgaged of Residential House No. 1812, measuring 1386 Sq Ft or 126.00 SqM situated at Mohali Rangmanjra near Durga Mandir, Shikarpur Pargana & Tehsil Shikarpur, Distt Bulandshahr, U.P.	17.08.2019	15.01.2021	Rs. 963365.51 (Rupees Nine Lakh Thirty Three Thousand Five Hundred Fifty One Only) + interest w.e.f. 01.01.2019

DATE : 15.01.2021, PLACE : BULANDSHHR

AUTHORISED OFFICER, PUNJAB NATIONAL BANK

## INTERNATIONAL TRAVEL HOUSE LIMITED

Regd. Office : 'Travel House' T-2, Community Centre, Sheikh Sarai, Phase-I, New Delhi-110 017  
CIN : L63040DL1981PLC011941  
Tel : 91-11-26017808 E-mail : Investor\_TH@ith.co.in Website : [www.internationaltravelhouse.in](http://www.internationaltravelhouse.in)

### Extract of Unaudited Financial Results for the Quarter and Nine Months ended 31st December, 2020 (₹ in Lakhs)

Sl. No.	Particulars	3 months ended	9 months ended	Corresponding 3 months ended
		31.12.2020	31.12.2020	31.12.2019
1	Total Income from Operations	1,719.55	4,053.28	5,692.86
2	Net Profit / (Loss) for the period (before tax and Exceptional items)	(1,069.73)	(3,835.96)	(169.08)
3	Net Profit / (Loss) for the period before tax (after Exceptional items)	(1,069.73)	(3,835.96)	(169.08)
4	Net Profit / (Loss) for the period after tax (after Exceptional items)	(1,069.73)	(3,835.96)	(126.05)
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(1,062.23)	(3,809.62)	(134.96)
6	Equity Share Capital	799.45	799.45	799.45
7	Earnings Per Share (of ₹10/- each) (not annualised): 1. Basic (₹) : 2. Diluted (₹) :	(13.38) (13.38)	(47.98) (47.98)	(1.58) (1.58)

Notes:

- a) The above is an extract of the detailed format of the Statement of Unaudited Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Statement of Unaudited Financial Results and this extract were reviewed by the Audit Committee and approved by the Board of Directors of the Company at the meeting held on 16th January, 2021. The full format of the Statement of Unaudited Financial Results are available on the Company's website ([www.internationaltravelhouse.in](http://www.internationaltravelhouse.in)) and on the website of BSE Limited ([www.bseindia.com](http://www.bseindia.com)).
- b) The Limited Review, as required under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 has been completed and the related Report does not have any impact on the above 'Results and Notes' for the Quarter and Nine Months ended 31st December, 2020 which needs to be explained.

For and on behalf of the Board

Sd/- Bhagwateshwaran Hariharan

Managing Director

Mohit Aggarwal

Chief Financial Officer

Dated : 16th January, 2021

Place : Gurugram

PADAM COTTON YARNS LTD.  
(CIN No.: L1712HR1997PLC033641)  
REGD OFFICE: 196, 1<sup>st</sup> FLOOR, OPP. RED CROSS BHAWAN,  
G.T. ROAD, KARNAI-132001 (HARYANA)  
[www.padamacotton.com](http://www.padamacotton.com) e-mail: rajevoswal@yahoo.com Tel: 0184-6616601-9

### NOTICE

Pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing obligations and disclosure requirements) Regulations, 2015, notice is hereby given that a Meeting of Board of Directors of the company is scheduled to be held on Monday, 25<sup>th</sup> January, 2021, to inter-alia, consider and approve the Un-audited Financial Results of the Company for the quarter ended on December 31, 2020.

The information is also available on the Company's website i.e. [www.padamacotton.com](http://www.padamacotton.com) and also on the website of the stock exchange, where securities of the company are listed, viz. BSE Ltd. www.bseindia.com. (Scrip code: 531395).

By order of the Board

For Padam Cotton Yarns Limited

Sd/-

(Rajev Gupta)

Managing Director

DIN: 00172828

Place : Kamal

Dated: January 16, 2021

NOTICE OF LOSS OF SHARE CERTIFICATE  
NOTICE is hereby given that the following Share Certificates issued by the GRM Overseas Limited are stated to have been lost or misplaced or stolen and I, the registered holder thereof have applied to the company for the issue of Duplicate Certificates:  
Folio No. Share Certificate Number Number of Shares

**CORIGENDUM**

This is in reference to the advertisement published in this newspaper on 01-01-2021 for E-Auction Sale Notice in which the property in A/c Mr Vipin Kumar and Mr Durgesh Kumar (at Property No. 2) of Pushpanjali Enclose Branch & A/c Sh. Bhagesh Dutt Mishra (at Property No. 18) of Chandni Chowk Branch (0205) that the proposed auction of the said accounts properties on 18-01-2021 has been postponed till further notice by the Bank. Rest will remain unchanged.

Authorised Officer, Union Bank of India

**SML ISUZU LIMITED SML ISUZU**

CIN : L50101PB1983LC005516  
Regd. Office: Village Asron, Distt. Shahid Bhagat Singh Nagar (Nawanshahr), Punjab-144533, Phone : 01881-270255, Fax : 01881-270223  
Email id : investors@smlisuzu.com Website address : www.smlisuzu.com

**NOTICE**

Notice under Section 201 of the Companies Act, 2013 is hereby given that an application under Section 196 read with Schedule V and other applicable provisions, if any, is being made to the Central Government seeking its approval for the re-appointment of Mr. Tadanao Yamamoto (DIN 08291307) as Whole-time Director designated as Director-Quality Assurance, approved by Board of Directors of the Company at its meeting held on 6th November, 2020 subject to approval of Shareholders in the General Meeting.

For SML ISUZU LIMITED  
(PARVESH MADAN)  
Company Secretary  
ACS-31266

Date: 15.01.2021

Place: Chandigarh

**SML ISUZU LIMITED SML ISUZU**

(Formerly known as Swaraj Mazda Limited)  
Regd. Office : Village Asron, Distt. Shahid Bhagat Singh Nagar (Nawanshahr), Punjab-144533. Phone : 01881-270255, Fax : 01881-270223, CIN : L50101PB1983LC005516. Email : investors@smlisuzu.com Website address: www.smlisuzu.com

**NOTICE**

Notice is hereby given pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of the Company is scheduled to be held on 5th February, 2021 (Friday) to consider and approve the un-audited Financial Results for the third quarter and nine months ended on 31st December, 2020.

The information is also available on the Company's website [www.smlisuzu.com](http://www.smlisuzu.com) and also on the website of the Stock Exchanges viz. BSE Limited [www.bseindia.com](http://www.bseindia.com) and the National Stock Exchange of India Limited [www.nseindia.com](http://www.nseindia.com)

Dated: 16.01.2021  
Place: Chandigarh

For SML ISUZU LIMITED  
(PARVESH MADAN)  
Company Secretary

**PUBLIC ANNOUNCEMENT**

Pursuant to Regulation 31(2) read with regulation 12(3) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations 2016 FOR THE ATTENTION OF THE STAKEHOLDERS OF

**KARAN PROCESSORS PRIVATE LIMITED (IN LIQUIDATION)**

(CIN : U18101HR2010PTC040683)

Pursuant to Regulation 31(2) read with regulation 12(3) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations 2016, a Public Announcement is hereby made that the List of Stakeholders of Karan Processors Private Limited - in Liquidation ("Corporate Debtor") has been prepared by the Liquidator and which has been filed with the Hon'ble National Company Law Tribunal, Chandigarh Bench electronically on 15<sup>th</sup> January, 2021.

As there is no functional website of the Company ("Corporate Debtor"), hence, the List of Stakeholders showing complete details of amount of Claims Admitted by the Liquidator, extent upto which claims are secured/unsecured, will be available for inspection at the office of the Liquidator at F-627, Lawyers Chambers, Karkardooma Court Complex, Delhi - 110032.

The Stakeholders are further notified that any modification of entries in the List of Stakeholders, as filed with the Hon'ble NCLT, Chandigarh Bench, can be made only after obtaining approval of the Hon'ble NCLT, Chandigarh Bench.

Sd/-  
Amarnath  
Date : 16.01.2021  
Place : Delhi  
Liquitor for Karan Processors Private Limited  
Reg. No.: IBB/IPA-001/PI/P01639/2019-2020/1250  
Address: F-627, Lawyers Chambers, Karkardooma Court Complex, Delhi - 110032

For the SUKHJIT STARCH & CHEMICALS LTD.,  
Sd/-  
(AMAN SETIA)  
Place: Phagwara  
VICE PRESIDENT (FINANCE)  
Dated : 16/01/2021  
& COMPANY SECRETARY

For the SUKHJIT STARCH & CHEMICALS LTD.,  
Sd/-  
(AMAN SETIA)  
Place: Phagwara  
VICE PRESIDENT (FINANCE)  
Dated : 16/01/2021  
& COMPANY SECRETARY

Triveni Glass LTD  
1, Kanpur Road, Allahabad-211001  
CIN: L26101UP1971PLC003491;  
Website: [www.triveniglassltd.com](http://www.triveniglassltd.com)  
Email: [akd@triveniglassltd.com](mailto:akd@triveniglassltd.com)  
Tel: 0532-2407325

**NOTICE**

This is to inform you that the Meeting of Board of Directors of the Company is scheduled to be held at the Registered Office of the Company at 1, Kanpur Road, Allahabad-211001, Uttar Pradesh on Monday, 25<sup>th</sup> January 2021 at 11.30 AM, to consider and approve the Unaudited Financial Results for the quarter and nine months ended on 31<sup>st</sup> December, 2020.

Date: 17.10.2020 Astha Mohan  
Place: Prayagraj Company Secretary

**BRAND REALTY SERVICES LIMITED**

Regd. Office: S-8 & S-2, DDA Shopping Complex, Opp. Pocket-E, Mayur Vihar Phase-II, Delhi-110091 Landline: (91)-11-22755819 Corp. Office: F-18/Plot No. D-6, Wave Silver Tower, Sector-18, Noida-201301 (UP) CIN: L74899DL1995PLC064237 Web: [www.brandrealty.in](http://www.brandrealty.in) E-Mail:kamal@brandrealty.in

**NOTICE**

Pursuant to Regulation 29 read with Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, it is hereby informed that a meeting of Board of Directors of the Company is scheduled to be held on Thursday, 21<sup>st</sup> January, 2021 at 3:00 P.M. at the Registered Office of the Company at S-8 & S-2, DDA Shopping Complex, Opp. Pocket-E, Mayur Vihar-I, Delhi - 110091, to consider and approve, inter-alia, the unaudited Standalone Financial Results of the Company for the third quarter ended 31<sup>st</sup> December, 2020.

The said notice may be accessed on the Company's website [www.brandrealty.in](http://www.brandrealty.in) and on the Stock Exchange website [www.bseindia.com](http://www.bseindia.com)

By Order of the Board  
For Brand Realty Services Ltd.  
Sd/-  
Kamal Manchanda  
Whole time Director  
Place: Delhi  
Date: 15.01.2021  
Din No.: 00027889

Date: 14-01-2021, Place : Noida (U.P.) Authorized Officer, Punjab National Bank

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that part and parcel of the property consisting of Residential Apartment No.38-B (First Floor), Green View Apartments, Block A, Sector-99, Noida, Distt. Gautam Budh Nagar, U.P. (First Charge) measuring 1723 Sq. ft. standing in the name of Sh. Gaurav Tandon, Bounded as: North - Flat No.38-C, South - Stair, East - Other's Property, West - Colony Road

Date: 14-01-2021, Place : Noida (U.P.) Authorized Officer, Punjab National Bank

For detailed terms and conditions of sale, please refer to the link provided in <https://www.bankofbaroda.in/e-auction.htm> and <https://ibapi.in>, also, prospective bidders may contact the AUTHORIZED OFFICER on Tele No. / Mobile as mentioned in above table

**BEFORE THE NATIONAL COMPANY LAW TRIBUNAL BENCH AT CHANDIGARH**

CP (CAA) No. 20/Chd/Chd/2020

IN THE MATTER OF THE COMPANIES ACT, 2013, SECTION 230 TO 232 AND OTHER APPLICABLE PROVISIONS AND

IN THE MATTER OF SCHEME OF AMALGAMATION BETWEEN Steel Strips Limited, having its registered office at Village Harkishanpura, Bhawanagar, Tehsil Sangrur, Punjab 148026 ...Transferee/Applicant Company No. 1 WITH

SAB Industries Limited, having its registered office at SCO 49-50, Sector 26, Madhya Marg, Chandigarh ...Transferee/Applicant Company No. 2

**NOTICE OF HEARING OF PETITION**

A petition under Section 230 to 232 of the Companies Act, 2013 and rules made there under, for sanctioning of the scheme of Amalgamation between Steel Strips Limited (Transferor Company) with SAB Industries Limited (Transferee Company) was presented by the above named Petitioner Companies on 01.12.2020 before the Hon'ble National Company Law Tribunal, Plot No.48, Ground floor, Sector 27-B, Chandigarh and the said Petition is now fixed for hearing before the Hon'ble Tribunal on 10.03.2021. Any person desirous of supporting or opposing the said Petition should send his intention in form of an affidavit stating grounds therein, signed by him or his advocate, with his name and address, to the Hon'ble Tribunal and a copy of the same to the under mentioned two days' before the date fixed for the hearing of the petition. A copy of the petition / Scheme will be furnished by the authorized representative for the Petitioner Companies free of cost to any person requiring the same.

Mast Ram Chechi, FCS,  
Counsel for the Petitioner Companies  
Date: 15.01.2021

SCC 35, 1st Floor, Sector 20 C,  
Chandigarh-160020

9417264876, mrchechi@yahoo.com

**SML ISUZU LIMITED SML ISUZU**

CIN : L50101PB1983LC005516  
Regd. Office: Village Asron, Distt. Shahid Bhagat Singh Nagar (Nawanshahr), Punjab-144533, Phone : 01881-270255, Fax : 01881-270223

Email id : investors@smlisuzu.com Website address : www.smlisuzu.com

**NOTICE**

Notice under Section 201 of the Companies Act, 2013 is hereby given that an application under Section 196 read with Schedule V and other applicable provisions, if any, is being made to the Central Government seeking its approval for the re-appointment of Mr. Tadanao Yamamoto (DIN 08291307) as Whole-time Director designated as Director-Quality Assurance, approved by Board of Directors of the Company at its meeting held on 6th November, 2020 subject to approval of Shareholders in the General Meeting.

For SML ISUZU LIMITED  
(PARVESH MADAN)  
Company Secretary  
ACS-31266

Date: 15.01.2021

Place: Chandigarh

**SML ISUZU LIMITED SML ISUZU**

(Formerly known as Swaraj Mazda Limited)

Regd. Office : Village Asron, Distt. Shahid Bhagat Singh Nagar (Nawanshahr), Punjab-144533. Phone : 01881-270255, Fax : 01881-270223, CIN : L50101PB1983LC005516. Email : investors@smlisuzu.com Website address: www.smlisuzu.com

**NOTICE**

Notice is hereby given pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of the Company is scheduled to be held on 5th February, 2021 (Friday) to consider and approve the un-audited Financial Results for the third quarter and nine months ended on 31st December, 2020.

The information is also available on the Company's website [www.smlisuzu.com](http://www.smlisuzu.com) and also on the website of the Stock Exchanges viz. BSE Limited [www.bseindia.com](http://www.bseindia.com) and the National Stock Exchange of India Limited [www.nseindia.com](http://www.nseindia.com)

Dated: 16.01.2021  
Place: Chandigarh

For SML ISUZU LIMITED  
(PARVESH MADAN)  
Company Secretary

**PUBLIC ANNOUNCEMENT**

Pursuant to Regulation 31(2) read with regulation 12(3) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations 2016 FOR THE ATTENTION OF THE STAKEHOLDERS OF

**KARAN PROCESSORS PRIVATE LIMITED (IN LIQUIDATION)**

(CIN : U18101HR2010PTC040683)

Pursuant to Regulation 31(2) read with regulation 12(3) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations 2016, a Public Announcement is hereby made that the List of Stakeholders of Karan Processors Private Limited - in Liquidation ("Corporate Debtor") has been prepared by the Liquidator and which has been filed with the Hon'ble National Company Law Tribunal, Chandigarh Bench electronically on 15<sup>th</sup> January, 2021.

As there is no functional website of the Company ("Corporate Debtor"), hence, the List of Stakeholders showing complete details of amount of Claims Admitted by the Liquidator, extent upto which claims are secured/unsecured, will be available for inspection at the office of the Liquidator at F-627, Lawyers Chambers, Karkardooma Court Complex, Delhi - 110032.

The Stakeholders are further notified that any modification of entries in the List of Stakeholders, as filed with the Hon'ble NCLT, Chandigarh Bench, can be made only after obtaining approval of the Hon'ble NCLT, Chandigarh Bench.

Sd/-  
Amarnath  
Date : 16.01.2021  
Place : Delhi  
Liquitor for Karan Processors Private Limited  
Reg. No.: IBB/IPA-001/PI/P01639/2019-2020/1250  
Address: F-627, Lawyers Chambers, Karkardooma Court Complex, Delhi - 110032

For the SUKHJIT STARCH & CHEMICALS LTD.,  
Sd/-  
(AMAN SETIA)  
Place: Phagwara  
VICE PRESIDENT (FINANCE)  
Dated : 16/01/2021  
& COMPANY SECRETARY

For the SUKHJIT STARCH & CHEMICALS LTD.,  
Sd/-  
(AMAN SETIA)  
Place: Phagwara  
VICE PRESIDENT (FINANCE)  
Dated : 16/01/2021  
& COMPANY SECRETARY

Triveni Glass LTD  
1, Kanpur Road, Allahabad-211001  
CIN: L26101UP1971PLC003491;  
Website: [www.triveniglassltd.com](http://www.triveniglassltd.com)  
Email: [akd@triveniglassltd.com](mailto:akd@triveniglassltd.com)  
Tel: 0532-2407325

**NOTICE**

This is to inform you that the Meeting of Board of Directors of the Company is scheduled to be held at the Registered Office of the Company at 1, Kanpur Road, Allahabad-211001, Uttar Pradesh on Monday, 25<sup>th</sup> January 2021 at 11.30 AM, to consider and approve the Unaudited Financial Results for the quarter and nine months ended on 31<sup>st</sup> December, 2020.

Date: 17.10.2020 Astha Mohan  
Place: Prayagraj Company Secretary

BRONZE

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(A GOVERNMENT OF INDIA UNDERTAKING)

Circle SASTRA Centre: East Delhi, Pocket-E, Mayur Vihar Phase-II, Delhi-110091

POSSESSION NOTICE [Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002]

Whereas, the undersigned is the Authorised Officer of the Punjab National Bank, Circle SASTRA Centre, East Delhi, CSC First Floor, Pocket-E, Mayur Vihar Phase-II, Delhi, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 read with Rule 3 of the Security Interest (Enforcement) Rules,

**इंडियन बैंक**  
(भारत सरकार का उपकरण)  
**इलाहाबाद**

**Indian Bank**  
(A Govt. of India Undertaking)  
**ALLAHABAD**

**POSSESSION NOTICE (for Immoveable Property)**

[Under Rule- 8 (1) of Security Interest (Enforcement) Rules, 2002]

Whereas, the undersigned being the authorised officer of the Indian Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (Act 54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice as detailed here in below calling upon the borrower to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

The Borrowers / Guarantors having failed to repay the amount, notice is hereby given to the Borrowers / Guarantors and the public in general that the undersigned has taken possession of the properties described herein below in exercise of the powers conferred on him / her under section 13(4) of the said Act read with Rule 8 of the said Rules.

The Borrowers in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charges of the Indian Bank.

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

This Possession Notice is being served to the Borrower (s), Guarantor (s) & Mortgagor (s) to deposit the said dues. Details as under:

Sl. No.	Name & Address of the Borrower (s)/ Guarantor (s)/ Proprietor/Mortgagors	Description of the Immoveable Properties	Dt. of Demand Notice Dt. of Possession Outstanding Amt.
<b>Branch-Hussainganj Branch, Lucknow, (Erstwhile Allahabad Bank)</b>			
1.	M/s Jagdeep Singh and Company, 58, Eldeco Green, Gomti Nagar, Lucknow, Uttar Pradesh-226010	All that part & parcel of immovable property/land comprising of structure on plot no. B-3/134, Area 200 Sq mtr Rajni Khand, Sharda Nagar Yojana, Lucknow in the name of <b>Smt Pramila Panwar</b>	23.03.2020 16.01.2021 Rs. 3,80,73,405/- + interest charges and other expenses thereon
2.	M/s Jagdeep Singh and Company, Devi Saray, Near Valsad Mohammad Chashma, Eldeco Green, Lucknow, Uttar Pradesh-226010	200 Sq mtr Rajni Khand, Sharda Nagar Yojana, Lucknow in the name of <b>Smt Pramila Panwar</b>	
3.	M/s Jagdeep Singh and Company 20, Sadham Mandir Road, Near Takrohi Bazar, Indira Nagar, Lucknow, Uttar Pradesh-226015		
4.	Shri Jagdeep Singh S/o Shri Kamlendu Singh Chauhan (Partner/Guarantor) 58, Eldeco Green, Gomti Nagar, Lucknow, Uttar Pradesh-226010	Boundaries as Under-North: House on plot no. 3/133, South: Plot no. 3/135, East : 9 mtr road, West: D type plots,	
5.	Shri Kuldeep Singh S/o Shri Jagdeep Singh (Partner/Guarantor) 58, Eldeco Green, Gomti Nagar, Lucknow, Uttar Pradesh-226010		
6.	Smt Minee Chhanan W/o Shri Jagdeep Singh (Partner/Guarantor) 58, Eldeco Green, Gomti Nagar, Lucknow, Uttar Pradesh-226010		
7.	Smt Pramila Panwar W/o Shri Brijendra Singh (Guarantor/Mortgagor) House No.-40/1-B, Moti Lal Nehru Road, Allahabad, Uttar Pradesh-211002		
8.	Smt Pramila Panwar W/o Shri Brijendra Singh (Guarantor/Mortgagor) House No.-40/1-B, Moti Lal Nehru Road, Allahabad, Uttar Pradesh-211002		
9.	Shri Sauroabh Panwar S/o Shri Brijendra Singh (Guarantor/Mortgagor) Plot No.-B-3/134, Rajanikhand, Sharda Nagar Yojana, Lucknow, Uttar Pradesh-226002		
10.	Shri Sauroabh Panwar S/o Shri Brijendra Singh (Guarantor/Mortgagor) House No.-40/1-B, Moti Lal Nehru Road, Allahabad, Uttar Pradesh-211002		
11.	Shri Lata Prasad S/o Shri Thakuri (Guarantor/Mortgagor) Vishal City, Begonia, Ring Road, Dubagga, Kakori, Lucknow, Uttar Pradesh-227107		
<b>Branch-Manasi Nagar, Faizabad, (Erstwhile Allahabad Bank)</b>			
2.	M/s Devarai Enterprises (Borrower), Vinayagar Colony Paaharganj, Faizabad, 224001	Sale deed no 4401 dated 30/10/2007, bahi pustak no. 1, khand no 3008 page 235-260 with Subregister Sadar Faizabad, plot no. 275 Ghamin, house no 213/3 area/93 area 120 sq mt. Paaharganj, BNP, Pargana haveli Awadh Tehsil Sadar Faizabad.	07.03.2020 11.01.2021 Rs. 7,95,291/- + interest charges and other expenses thereon
2.	Mr. Sanjay Yadav (Proprietor and Guarantor), S/o Sri Ram Pyare Yadav R/o Shiv Nagar Colony Po- Paaharganj Faizabad-224001	Boundaries As per Deed-East:House of Ram Pyare Yadav, Shiv Nagar Paaharganj have Faizabad.	
3.	Smt Shankara Devi (Guarantor and mortgagor) W/o Shri Ram Pyare Yadav, Shiv Nagar Paaharganj Pandana have Faizabad.		
4.	Mr. Ram Pyare Yadav (Guarantor) S/o Ram Shabab, Shiv Nagar Faizabad		
3.	M/s Gaur Construction (Borrower), 361/4 South Modaha Kaushalpuri, Faizabad, 224001	All the part and parcel of plot no. 792, Area 0.2 Biswa , 10 dhur in name of <b>Shri Mukesh Kumar, Smt Pushpa Devi, Shri Surendra Kumar</b>	07.03.2020 11.01.2021 Rs. 22,48,122/- + interest charges and other expenses thereon
3.	M/s Gaur Construction (Borrower), 361/4 South Modaha Kaushalpuri, Faizabad, 224001	Boundary As per Deed-East:House of Ram Jamesh Srivastava, West:Land bechian, North:Land of vijay gupta, South:Land of deepak	
4.	1. M/s Gaurav Tent Works (Borrower), Mubarak Ganj Chowraha Sohawal, Faizabad, 224001 2. Mrs Vimla Devi (Proprietor) W/o Ram Bax Rawat, Jamuniya Bagh, Pilkhwan Faizabad	All the part and parcel of plot no. 792, Area 0.2 Biswa , 10 dhur in name of <b>Sri Amresh Kumar, Area- 40.60 sq mtr. Boundaries As per Deed-East:Road 6' ml, West:road, North:EWS 36, South:Road 4.50 mt.</b>	17.12.2019 11.01.2021 Rs. 7,96,111/- + interest charges and other expenses thereon
5.	1. Mrs Reeta Devi (Borrower) W/o Sri Ram Kewal, H.No EWS 129 Kaushalpuri Colony, Village Khojanpur, Po Khojanpur Post-Rikabganj Faizabad, 224001 2. Mr. Ram Kewal (Guarantor and Mortgagor) S/o Sri Ram Dulare R/o Jamunibagh Po Pilkhwan Faizabad Present EWS 129 Kaushalpuri Colony Awasiya Yojana Faizabad	All the part and parcel of House situated at plot no EWS 129 Kaushalpuri Awasiya Yojana Pargana R/o Jamunibagh Po Pilkhwan Faizabad	18.12.2019 11.01.2021 Rs. 3,16,772/- + interest charges and other expenses thereon
Date : 17.01.2021 Place : Lucknow Authorised Officer, Indian Bank			



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**The Indian EXPRESS**  
JOURNALISM OF COURAGE



STATE BANK OF INDIA Stressed Assets Recovery Branch-I  
1st Floor, 23, Najafgarh Road, New Delhi-110015,  
Tel: 011-25419177, 25412977, E-mail : sbi.05169@sbi.co.in

**POSSESSION NOTICE**

(Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002)  
Whereas, the Authorized Officer of the State Bank of India, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice on 07.02.2014 calling upon the Borrower Smt. Mukesh Devi W/o Sh. Chander Singh R/o House No. 493, Sector-17 Faridabad and Guarantor Sh. Chander Singh S/o Sh. Dal Chand R/o House No. 493, Sector-17 Faridabad (hereinafter the Borrower and Guarantor are collectively referred to as the "Borrowers") to repay the amount mentioned in the said Demand Notice being Rs. 18,22,064.57 as on 07.02.2014 (Rupees Eighteen Lacs Twenty Two Thousand Sixty Four and paisa Fifty Seven Only) along with future interest on the said amount the contractual rates with respectively together with all incidental expenses, cost charges, etc. within 60 days from the date of receipt of the said notices.

The borrower having failed to repay the amount, notice is hereby given by the authorized AO to Borrower/Guarantor in particular and public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with Rule 8 of said Rules on this 15th day of January 2021.

The Borrower / Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of State Bank of India for an amount of Rs. 18,22,064.57 as on 07.02.2014 (Rupees Eighteen Lacs Twenty Two Thousand Sixty Four and paisa Fifty Seven Only) along with future interest on the said amount the contractual rates with respectively together with all incidental expenses, cost charges, etc.

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

**DESCRIPTION OF THE IMMOVEABLE PROPERTIES**

All that part and parcel of property bearing House No. 493, Housing Board Colony, Sector - 17, Faridabad Area Measuring 500 Sq. Yards.

with all rights, title and interest, easements, privileges and appurtenances thereto to with all fitting, fixtures, connections, structure standing thereon, with proportionate rights in the common passage areas, staircase and other common facilities provided there in, if any

Date : 15-01-2021, Place : Delhi Authorised Officer, State Bank of India

STYLAM INDUSTRIES LIMITED  
CIN : L20211CH1991PLC011732  
REGD. OFFICE: SCO-14, SECTOR-7-C,  
MADHYA MARG, CHANDIGARH-160019  
Tel: 0172-5021555, 5021666,  
Fax: 0172-5021495  
E-mail : cs@stylam.com  
Web: https://www.stylam.com

**NOTICE**

Pursuant to Regulation 29 (1) (a) read with Regulation 47 of SEBI (LODR) Regulations, 2015, Notice is hereby given that Board Meeting of Styam Industries Limited is scheduled to be held on 25<sup>th</sup> January, 2021, to consider inter-alia among other items the Un-audited Financial Results of the Company for the quarter ended 31<sup>st</sup> December, 2020.

This information is also available on the website of the Company at www.stylam.com and the website of Bombay Stock Exchange at www.bseindia.com

For Styam Industries Limited

Sd/-  
Place: Chandigarh Srishty Chaudhary  
Date: 16.01.2021 Company Secretary

**यूको बैंक UCO BANK**  
Zonal Office : Shaym Nagar  
Dharamshala, Distt. Kangra (HP)

**CORRIGENDUM**

E-auction sale notice account name M/s Vinayak Food Industries partner Rattan Chand Sharma S/o Sh. Milkha Ram & Mrs. Asha Sharma W/o Sh. Rattan Chand Sharma, Branch Office Una, District Una published in Financial Express & Punjab Kesari newspaper on dated 16.01.2021 in which pin no. 177207 mentioned in description of immoveable property under serial no. 1 was wrongly published, correct pin no.174303 is to be now read. Rest terms and conditions will remain unchanged

Authorised officer

**PUBLIC NOTICE**

This is for the information of all our valued Distributors, Stockists, Retailers & public at large, that following are few of the well-established pharmaceutical brands of Ind Swift Ltd. having its Registered Office at 781, Industrial Area, Phase-II, Chandigarh. Being a bonafide and prior user/adopter and proprietor thereof, Ind Swift has been using these brands in respect of their products for the last over 20 Years Pan India.

(1) AMYCLOX (including the Variations) (2) CLOBENATE (3) NEOCLOBENATE (4) C-TIM (5) N-VIT (6) GLYMAT (7) ROXY-150 (8) ANIN (9) SUPROX

It has come to our notice that some manufacturers / traders have been fraudulently imitating the aforesaid Trademarks, including their packaging / design / art work in respect of business of same or similar nature and description and offering them for sale through unauthorized channels.

Notice is hereby given to all concerned that unauthorized use of the Trademarks depicted above or of a deceptively / confusingly similar Trademark or imitation thereof by any person, firm or company in respect of their related goods or services would amount to infringement of Trademark and/or passing off, falsification, false application of the aforesaid mark, name and/or false trade description actionable under the provisions of the relevant Act. Appropriate civil and criminal action, including registration of FIRs, shall be taken against such unscrupulous persons, firms, companies, etc without any further notice. In this regard necessary court actions have already been initiated against many of them.

Trade and public are hereby requested to cooperate by bringing to our notice of any misuse or attempt to use imitation and false Trade Marks resembling our Trade Mark depicted above and to get in touch at the address mentioned below.

**IND-SWIFT LIMITED**

781 & 787, Industrial Area, Phase-II, Chandigarh - 160002  
Contact No. (1) Mr. O.P. Thapliyal - M: 9814560940 (2) Mr. Vijay Dhiman - M: 9317812731

Canara Bank Retail Asset Hub, Malwara Chowk, Ghaziabad, Ph: 0120 - 2793451

For Canara Bank

Retail Asset Hub, Malwara Chowk, Ghaziabad, Ph: 0120 - 2793451

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